COMMERCIAL CORRESPONDENCE

BELDING

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WILLIAMS & ROGERS SERIES

COMMERCIAL CORRESPONDENCE

BY

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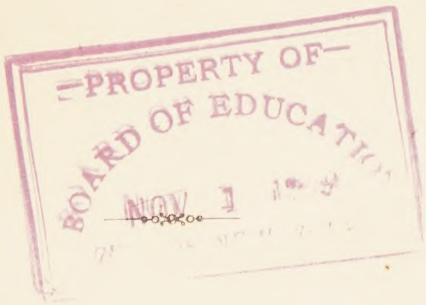

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BELDING'S COM. CORRES.
W. P. 8

PREFACE

THE methods of the business man in the management of his affairs, and the methods of the teacher in conducting classes composed of those who are in pursuit of a commercial education, are not and can not be the same. They are, however, closely related, for the theory and practice of modern business supply the material upon which the attention of teacher and student alike is concentrated. As business practice changes and advances, the end to be sought in teaching must also change and advance. The teaching should be made more and more a specific preparation for the conditions existing in the commercial world, and no effort can rightly be spared that will tend to make this preparation thoroughly comprehensive and, at the same time, give it the greatest possible semblance of reality. The student should be called upon to meet actual problems in the way in which they must be met in actual business, and he should be made to feel that this is exactly what he is doing when he undertakes the exercises in a text-book on correspondence: these exercises should seem to him pertinent and vital. With this end in view, the forms and exercises in this book have been taken from actual correspondence and from real conditions often encountered in a great variety of business pursuits. And it is especially with this end in view that the narrative of consecutive incidents connected with the correspondence of a single business enterprise has been given in Chapter XIV. The exercises based upon these incidents gain significance and definiteness from correlated transactions and from the policy involved in the conduct of the business as a whole.

But the exigencies of teaching can never be made exactly

to correspond to the exigencies of commercial life. The needs of the class room are fundamentally different from those of the office, and any attempt to substitute for pedagogic principles a mere undirected clerical routine obviously misses the teacher's most important opportunity — that of guiding the student from the simple to the difficult through the steps of a logical sequence. The arrangement of the subjects treated in this book has, therefore, been based upon the order which has been found to be best adapted to the needs of class-room work. After each topic, detached exercises have been given to illustrate and impress the special usage or principle in question upon the memory of the student. These may in a way be considered merely preparatory to the narrative, in which the significance of each exercise is necessarily more complete on account of its coördination with others of a different or similar kind.

In the narrative, and in some other places, appear letters taken from actual correspondence to exemplify faults which the student is to avoid; to distinguish these from properly written letters, they have been put into smaller type.

Every effort has been made to bring the subject-matter up to date. Typewritten forms have been inserted, since typewritten letters are now universally used in business correspondence, except in letters of application, introduction, and recommendation. The chapters on the Wording of a Letter, Contract Relations of Correspondents, and Handling Correspondence have been written with the practice and methods of progressive business men constantly in mind. These discussions, though necessarily brief, are designed to stimulate the student's interest, besides adding to his general information on the usages of commercial life.

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COMMERCIAL CORRESPONDENCE

I. INTRODUCTION

It is hard to overestimate the great and increasing importance of correspondence, not only as perhaps the foremost factor in the development and maintenance of large business enterprises, but also as a means of expression indispensable to every individual who aims at success socially or financially in the modern world. Letter writing is no longer merely the elegant acquisition of those who have leisure and taste; it is coming to be, through the world-wide expansion of the post, a necessity second only to the power of speech. To-day every one needs to write letters some time or other. Through the medium of the steamship, the railroad, the cable, telegraph, and telephone, new fields of industry and opportunity have been opened in remote places, and old fields of labor have been reawakened by a stimulating competition coming from without. Through the newspapers every man can make himself acquainted with what the world is accomplishing, and if he would take part in the general progress, he must communicate with other men in other places, making known his needs, as well as his ability and resources. If he has a thing to sell, he can no longer, with hope of broadening success, look solely to the naturally restricted home market; if he has powers and talents to use, he can no longer be satisfied to use them solely in the narrow circle of his own community. The mail opens to him the wished-for opportunity, the profitable market. Hence the immense importance of being able to use this great medium of expansion and success rightly.

However, in spite of the fact that most men in business are keenly aware of the indisputable advantages of letter writing as a means of communication, in spite of the fact that they may use the mails most extensively in conducting the greater part of their business, there are to-day deplorably few, comparatively, that write good letters and use the mails intelligently.

A man may realize the importance of establishing commercial relations by means of correspondence with a person a thousand miles away, but very often he may not properly realize the importance of making each letter of such correspondence a clear, adequate, and, if need be, elegant expression of his own desires, or he may be completely ignorant of the regulations governing the handling of the mails. He forgets, for instance, that a letter of application will not win a place for him, or that a letter offering goods will not sell them, unless — and here enters the whole problem of good correspondence — the letter is so written that it will instantly impress the receiver as the product of intelligence and experience. To do this, it must be an example of excellent writing as far as the mere use of language goes; it must show a firm grasp of the business proposed, if it is a letter soliciting custom; it must show aptitude and power in the direction in question, if it is an application; it must be straightforward, concise, and courteous; and it must also conform to the best usage in the minor details of form and appearance, which, though they attract little notice when properly attended to, become glaring evidence of carelessness or ignorance when neglected.

A clear knowledge of the laws and possibilities of the mail service is no less necessary. Thousands of letters every week in this country alone are misdirected, and a still greater number are held for postage. The people of the United States seem to expect the post office authorities to find any address without delay, even though the envelope directions are inadequate or inexact. A large part of the people place implicit confidence in the safety of the ordinary mail and the unswerving honesty of the post office officials down to the last clerk and letter carrier. There is no doubt of the wonderful efficiency

and prevailing honesty of the very great majority of those who have to do with the collection, forwarding, and distribution of the mails, but it is unreasonable to look for perfection in so large an organization. In spite of the repeated attempts of the post office department to show the danger involved, people continue to send so much money and other valuables in ordinary, unregistered letters and packages that thousands of dollars are lost in this way every year. Nor is it the writer alone who suffers as a result of shortcomings in this direction. The loss or inconvenience is almost always twofold, the addressee indeed being sometimes the principal sufferer. And obviously such inconvenience or loss to the receiver of a letter, through the carelessness or ignorance of the sender, can not be conducive to further and more profitable business relations.

It is, then, of the highest importance for every one, whether still a student or actively engaged in the affairs of business life, to be able to write letters correctly, and to carry on correspondence with ease and precision. It is the object of this book to make available the knowledge required for this purpose.

HEADING { Writer's post office address
Date

Addressee's name and title
Addressee's address } INTRODUCTORY ADDRESS

SALUTATION

LETTER
HEAD
BODY

COMPLIMENTARY CLOSE

SIGNATURE

136 Genesee St., Utica, N. Y.,

January 19, 1906.

Messrs. Anderson & Oliver,

Springfield, Mass.

Gentlemen:

The reply to your letter of the 13th inst. has been delayed in the belief that I should be able to inclose a remittance for at least a part of your account. My inability now to do so is due to circumstances which I trust will justify you in deviating from your usual rule in such cases and prompt you to grant me an extension in this instance.

Although business just now is very good, it has not been so brisk as I had good reason to expect at this season. I bought heavily for the winter trade, and as a result I find I am carrying about eight thousand dollars more in stock than I carried a year ago this month. This may seem like poor judgment in buying, but I expected a large increase in sales. I do no credit business, so the whole difficulty is that my money is tied up in a surplus stock. This I am moving out as fast as possible, but it is very difficult to increase business just now even at a sacrifice.

Under the circumstances, I trust it may be convenient for you to accept my sixty-day note for the amount due.

Yours very truly,

C. E. Miller.

II. THE PARTS OF A LETTER

The primary purpose of a business letter is the adequate expression of the subject-matter with which it deals. It is above all else a means of communication and, as such, might be cast into any form whatever, provided the message it contained were properly set forth. It might be on any size paper or arranged in any conceivable fashion and still fulfill its purpose — the transmission of thought in written words. But by common consent and usage of generations of business men, there has been evolved and perfected a special outward form which has been found to be at once clear and convenient. This form, though in many ways arbitrary, is now so deeply rooted in custom and so admirably adapted to the needs of modern business system, — since it presents to the eye immediately and clearly such minor yet vital parts of a letter as the date, place of writing, addressee's name and address, writer's signature, etc., — that no serious deviation from it can any longer be sanctioned or even tolerated. It is the conventional framework upon which all good business letters are to-day constructed, and so customary has it become that any departure from it is in bad taste and may indeed be taken as an indication of ignorance. Whimsical or negligent irregularity in regard to this fundamental form not only prejudices a man against the writer, in much the same way that bad manners do, but, what is perhaps more important, it may cause serious inconvenience in the process of handling and filing; for no small amount of business system has grown up around the accepted form of a business letter and is dependent upon it.

A letter may be divided for convenience of analysis into six distinct parts. Each part has a clearly defined position on the page with reference to all the other parts and to the arrange-

ment of the page itself. They are fitted together in the manner shown in the outline and letter on pages 10 and 11.

Heading

The purpose of the heading is to indicate the date and place of writing and thereby furnish the receiver with such information as he will need in directing his reply. Whether the county, street and street number, post office box, etc., should be given depends upon the conditions which govern the receipt and distribution of mail in the town or city where the writer resides. If his place of residence is a city, his post office address usually should contain the street and number, city, and state; if his place of residence is a small place, the address usually should include the name of the post office, county, and state. When the writer's post office address is different from the place of writing, or when a request is made to direct a reply in care of a third party, this fact is perhaps best indicated in the body of the letter or just after the signature. In general it may be said that the greatest care should always be taken to give data sufficient to render mistake in addressing the reply impossible.

The heading may occupy one, two, or even three lines, according to the information it contains. The date should in all cases come last, and in it the order should be month, day, year. The month may be written in full or properly abbreviated; thus, December 10, 1908, or Dec. 10, 1908. The English custom of writing the month after the day, as 10th Dec., 1908, is in favor with some correspondents in this country. Also occasionally the month, like the day and year, is written in numerals; as, 12/10/1908; but this last method is obviously indefinite and uncertain as long as there is any lack of uniformity in the order of writing the month and the day. When the order is month, day, year, it is better not to put *st*, *d*, or *th* after the day; thus, Dec. 10, not 10th.

Never under any circumstances should the date of a letter be omitted. It forms perhaps the most important factor in determining a letter's place and bearing upon any given business

proceeding. Many business letters hold good only in connection with the date on which they were written. They may be utterly misleading if referred to the next day. The date is, in a way, the basis of interpretation, and therefore too great care can not be exercised in regard to this small but exceedingly important part of a business letter. As evidence of a transaction, a letter which bears no date and for which no date can be proved is worthless in case of dispute.

Most modern business houses use their own special stationery, on which is engraved a letter head containing the address and the place of writing, often also the telephone number and code cable address. In such cases filling in the date completes the heading.

The following examples illustrate the various forms that a heading may take under different circumstances.

Trenton, N. J., December 10, 1901.

----------,

----------.

----------: ----------

FORM 1

Form 1 shows a one-line heading, begun far enough from the left-hand margin to fill the remaining space to the right.

A two-line heading should be used when the matter, if arranged in one line, would extend *more than halfway* across the sheet. The heading should never extend to the left of the middle of the sheet.

197 Beacon St.,

Boston, Mass., December 1, 1904.

----------,

----------.

----------: ----------

FORM 2

Form 2 shows a two-line heading, the first line begun near the middle of the page, and the second line begun far enough from the beginning of the first to fill the remaining space to the right.

Fairfield, Herkimer County, N. Y.,

January 3, 1907.

FORM 3

Form 3 shows a two-line heading arranged similar to form 2, but with the post office address occupying one line and the date the other.

Room 710 Times Building,

Times Square, New York,

Nov. 12, 1914.

FORM 4

Form 4 shows a three-line heading.

Punctuation. The heading of a letter may be separated, for purposes of punctuation, into distinct parts: the house number and street, if any; the name of the city, village, or post office; the name of the county, if any; and the state. Each of these should be followed by a comma. The date should be punctuated by separating with a comma the *day of the month* and the *year*. A period should be put at the end of the heading and after all abbreviations. It will thus be seen that if an abbreviation ends one of the distinct parts of the heading above referred to, it will be followed by a period and a comma.

EXERCISES

1-6. Write correctly the following headings, referring to models, when necessary, for the proper position of the parts, punctuation, and use of capitals:

(1) Hartford conn April third 1904.

(2) June 18 masonic temple Chicago illinois.

(3) Nassau county cedarhurst n y Dec 1st 1906.

(4) 19 may Room 96 St james Building Broadway new york ny

(5) box 112 Waitsfield vt 8th May 1912.

(6) 1905 jan 7 Yale university new Haven Conn.

7. Write a correct heading of a letter from your home.

8. Using data of your own invention, write correctly three headings.

Introductory Address

The introductory address of a business letter consists (1) of the full name and title of the person addressed, (2) of his residence, place of business, or such other place as he may designate for the reception of his mail.

In the first part of the address, politeness, as well as custom, requires that some title be written with the name. The commonest titles of courtesy and distinction are Miss, Mrs., Mr., Esq., Messrs., Dr., Rev., Prof., Hon. The use of these should be most carefully distinguished.

Miss is the title given to an unmarried woman. It is not an abbreviation and should not be followed by a period; as, Miss Ella M. Somerville.

Mrs. is the title given to a married woman; as, Mrs. Joseph B. Buchanan. When, however, a woman is a widow, it is customary that she assume her *own given name* or initials; as, Mrs. Mary A. McDonald.

Mr. is applied to a man who has no other title of distinction; as, Mr. Paul J. Haywood.

Esq. (abbreviation of Esquire) was originally applied to men engaged in legal or administrative pursuits that did not afford any distinctive title. It was once a title of slightly more dig-

nity than plain Mr., but in business use to-day the two are rapidly becoming interchangeable; as, Mr. John W. Ellis, or, John W. Ellis, Esq.

Messrs., an abbreviation of Messieurs, the French for gentlemen, is the title applied to two or more persons when they are engaged in business under a name which in some way implies the personal element. B. Altman & Co., Barnett & Elkins, Harper Bros., Williams & Son, are partnerships, companies, or corporations that may properly be addressed as Messrs. But United States Steel Corporation, The American Ice Co., The Century Company, are nothing but the legal titles under which these corporations and companies are doing business; they have no implication of personality, and the title Messrs. can therefore not be properly applied to them.

Dr. is properly applied as a title only to those who have a doctor's degree, whether it is in medicine, law, literature, theology, or philosophy; as, Dr. Charles E. Thomas, Dr. William L. Lewis, Dr. Charles M. Bassett (because these men have the degrees, respectively, of Doctor of Medicine, Doctor of Divinity, and Doctor of Philosophy).

Rev. is the common title of a clergyman; as, Rev. Cuthbert W. King.

Prof. (abbreviation of Professor) is a purely *academic* title and should be applied only to those who hold professorships in colleges and universities; as, Prof. Charles Sears Baldwin.

Hon. (abbreviation of Honorable) is a title given to men who hold or have held important government positions. It is properly applied to members of Congress, senators, cabinet officers, ambassadors, governors, lieutenant governors, mayors, and judges; as, Hon. Elihu Root, Hon. Albert J. Beveridge, Hon. Joseph H. Choate (because these men have filled the offices, respectively, of Secretary of War, senator, and ambassador to Great Britain).

In choosing the proper title for the introductory address, it is necessary to consider the commercial, professional, social, or political position of the person addressed. If he has titles of dignity or distinction, they must never be omitted. If he

has none, he should be addressed as Mr. or Esq. If he has more than one title, it is necessary to use that title which applies to the capacity in which you intend to address him. Should a doctor be a member of the senate, it would be wrong to address him as Hon. in a letter concerned with his practice of medicine, or as Dr. in a letter referring to affairs of state.

It is also of the utmost importance to observe that the ordinary titles of courtesy enumerated above *should not* be used together. Never write "Mr. J. B. Burns, Esq.," "Hon. Dr. William H. Teller," "Hon. C. A. Burrows, Esq." There is but one exception to this rule. When a clergyman's given name or initials are unknown, he may be addressed with the two titles Rev. and Mr.; as, Rev. Mr. Barclay; but never "Rev. Mr. *E. C.* Barclay."

The following is a partial list of the correct abbreviations of those titles of distinction which are written *after* the name. They are to be found chiefly in the catalogues of institutions of art or learning, although they are sometimes written in connection with the outside or inside address of a letter. They should never be used when they will be nothing but a repetition of, or in any way inconsistent with, the title placed before the name; for instance, never write "Dr. Raymond G. Hitchcock, M.D." As yet it can hardly be said that there is any well-defined good usage which dictates what titles may or may not be used together. There would, however, seem to be little doubt that good taste excludes absolutely from any part of correspondence non-professional titles now so common as A.B., Ph.B., B.S., Lit.B., etc.

A.B. or B.A.	Bachelor of Arts.
A.M. or M.A.	Master of Arts.
B.C.L.	Bachelor of Civil Law.
B.D.	Bachelor of Divinity.
B.LL. or LL.B. . . .	Bachelor of Laws.
B.M. or M.B.	Bachelor of Medicine.
B.S.	Bachelor of Surgery.
B.S.	Bachelor of Science.
C.E.	Civil Engineer.
D.D.S.	Doctor of Dental Surgery.

Dist. Atty.	District Attorney.
D.Lit. or Lit.D. . . .	Doctor of Literature.
D.Sc.	Doctor of Science.
D.D. or D.T.	Doctor of Divinity.
D.V.M.	Doctor of Veterinary Medicine.
F.R.S.	Fellow of the Royal Society.
J.C.D.	Doctor of Civil Law.
L.H.D.	Doctor of Humanities.
LL.D.	Doctor of Laws.
LL.M.	Master of Laws.
M.C.	Member of Congress.
M.D. or D.M.	Doctor of Medicine.
M.P.	Member of Parliament.
Mus.B.	Bachelor of Music.
Mus.D.	Doctor of Music.
Ph.B.	Bachelor of Philosophy.
Ph.D.	Doctor of Philosophy.
R.A.	Member of the Royal Academy.
V.S.	Veterinary Surgeon.

The second part of the introductory or inside address, as it may be called, consists of the address or post office directions of the person to whom the letter is written. It occupies one or two lines, rarely more, immediately below the name and title, and is written in this order: street address, city, state. When town and state alone are necessary, they are written on the same line, as in form 1 below; but when the street and house number are given in addition, it is perhaps best to put the name of the town and state on the line below, as in form 2.

Auburn, N. Y., March 18, 1907.

The International Paper Co.,

Holyoke, Mass.

FORM 1

Each succeeding line of the introductory address is usually indented a little more than the line immediately above. Neatness and a graceful grouping of the various parts require that

the successively added amounts of indentation be approximately uniform.

Durham, N. C., April 1, 1907.

Mr. Albert Hildreth,

1262 Woodward Ave.,

Detroit, Mich.

---------: ----------

FORM 2

In typewritten letters, the form shown in example 3 is now used to some extent. It is not elegant, but it allows the carriage to be brought back each time to the full stop, thereby saving some slight amount of labor and time. This also may be said for it, that once adopted it may be used invariably for all cases.

16 N Street,

Washington, D. C., Aug. 30, 1907.

Frederick M. Barry, Esq.,

Hanover, N. H.

----------: ----------

FORM 3

Modern business firms file copies of the letters they send out. It is essential that the inside address be adequately given as a means of identification. For punctuation, see page 50.

Salutation

The salutation is the complimentary address with which a letter is always begun. It depends for its form upon the personal relations that exist between the writer and his correspondent, as well as upon the peculiar circumstances that govern the writing of the letter in question. Custom dictates the use of certain forms under certain conditions, and it is a mark of great ignorance or disrespect to disregard or misapply them.

Business letters to-day, however, show less and less latitude in the use of these forms. *Dear Sir*, *My dear Sir*, and *Gentlemen* are the salutations now most used in commercial correspondence, although in letters to high government officials with whom the writer is unacquainted, and also occasionally in letters of censure or rebuke, *Sir* may properly be used.

In addressing one man, *Dear Sir* is perhaps the commonest of all business salutations. It seems to cover adequately the need of all conditions, ranging from formal courtesy to familiar relationship, that are likely to arise in ordinary business intercourse. It has come to be, in fact, the standard salutation of a commercial letter. In the past, *My dear Sir* was frequently used when friendship or intimacy existed between the correspondents, but it is now fast disappearing from modern business communications.

Gentlemen is the form which is to-day almost universally used, as the plural of *Dear Sir*, in addressing firms, companies, and corporations. It is slightly more formal than *Dear Sirs*, which, like *My dear Sir*, is gradually passing out of use. Both *Dear Sir* and *Gentlemen* have the advantage of being simple and direct. Likewise the uniform use of them avoids the possibility of misapplication and the consequent show of bad taste. The salutation should always agree in number with the introductory address.

In addressing a business letter to a married or an unmarried woman, *Dear Madam* is the generally accepted form. It may properly be used under practically all circumstances that would naturally arise in the progress of a business transaction. *Madam* is sometimes used, but it seems unnecessarily lacking in courtesy where most courtesy is due. In addressing a letter to a firm composed of women, however, the proper form is simply *Mesdames*.

There should be *no abbreviation* whatever in the salutation. Such forms as "Dr.," "Sr.," and "Gents." are an indication of vulgarity and ignorance. It is particularly necessary to notice that *dear* is not capitalized in the salutation *My dear Sir;* and that, in general, in any unusual form of salutation, only the

nouns are capitalized, besides the first word. The various positions of the salutation are illustrated below.

Form 1 shows the position of the salutation following a two-line introductory address. Note the successive indentations.

Cortland, N. Y., Dec. 23, 1901.

Mr. Frederick Lee,

Auburn, N. Y.

Dear Sir: ----------

FORM 1

Form 2 shows the position of the salutation following a three-line introductory address.

Wichita, Kansas, April 3, 1911.

Sidney Carlton, Esq.,

Pres. Board of Education,

Galveston, Texas.

Dear Sir: ----------

FORM 2

Form 3, without indentations, has recently come into use to some extent in typewritten letters (See p. 20, remarks on form 3.)

1135 Broadway, New York,

May 3, 1905.

Parke, Davis & Co.,

123 State St.,

Chicago, Ill.

Gentlemen: ----------

FORM 3

An examination of a large number of business letters has disclosed the fact that the following arrangement of address and salutation is in general use, and this form is recommended.

Greenville, Ill., March 4, 1905.

Miss Edith Mortimer,

Oberlin, Ohio.

Dear Madam:

FORM 4

Punctuation. — The salutations in business letters are usually followed by a colon, or by a colon and a dash, but a comma and dash may be used instead.

EXERCISES

1–7. Write the following headings, introductory addresses, and salutations, arranging and punctuating them according to the forms given:

(1) Freehold N J Dec 10 1912 Mr Frederick Bliss Denver Col 27 Maple Street Dear Sir your letter came yesterday

(2) June 21 1908 St Louis Mo Rogers Peet & Co New York Gentlemen Broadway and 29th Street Inclosed please find invoice

(3) Butte Mon James G. Carson St Denis Hotel New York Broadway and Ninth St May 7 1905 Dear Sir Replying to your letter just at hand

(4) Hume N Y Alleghany County Feb 28 1903 Mr. John B. Halsted Denver Col President Board of Trade Dear Sir Can you inform me

(5) Oct 29 1905 Cleveland Ohio Smith Premier Typewriter Co Gentlemen Syracuse N Y We received your shipment of 30 typewriters yesterday

(6) 11 West 107th Street New York Mayor of the City of New York Hon George B McClellan Sir March 3 1909 I have the honor to acknowledge the receipt of your communication

(7) Protection Erie County N Y Dec 11 1913 Miss Helen Stevens Knoxville Tenn Exchange Place Building Dear Madam Replying to your letter of the 3d inst

8. Construct and write correctly three examples from data of your own invention.

9. Construct and write correctly the introductory parts of letters to A. D. Spencer, Olean, N. Y. (a physician); Mrs. A. D. Spencer, Olean, N. Y.; Harper Bros., Franklin Square, New York; The Misses Whiteside, 20 Pierrepont St., Brooklyn, N. Y. (proprietors of a school for girls).

The Body of a Letter

The body of a letter, which is by far the most important part, will be discussed later at length. There are, however, certain mechanical points in connection with its arrangement that should be noted here. The *place* of a letter on the page is important in connection with its general appearance. It should be calculated beforehand, so that there will not be a great discrepancy between the upper and lower margins. When a letter is short, it adds noticeably to the symmetry of the page, if the margins are widened at the side, so that what would have been four or five lines straggling across the entire page becomes eight or ten lines compactly grouped in the center.

To facilitate copying and filing, as well as for the convenience of the receiver, it is imperative that *only one side* of a letter sheet should be used.

A letter should be carefully divided into paragraphs, each dealing with one particular subject. This is not only the correct usage in all good writing, but it greatly facilitates the handling of business letters that refer to several topics. There are some firms that in their internal correspondence, as between factory and office, use a new sheet for every new subject treated. In this way, that part of a letter, for instance, which concerns the purchasing agent goes direct to him, that which concerns the manager, direct to him, and so on, and thereby the delay preceding reply, while reports from various quarters are pending, is minimized. Some firms find it advantageous to have printed blanks on which the parts of a letter that refer to their various departments are written, so that the whole letter can be attended to at once, whereas otherwise it would have to pass *consecutively* through many hands, and each person concerned would have to waste time in reading much that did not concern his particular branch of the business.

If such a method of using separate sheets for each subject discussed were universally adopted, it would save an immense amount of time for business men. All that is needed to make it practical is some obvious method of identifying each separate sheet.

Complimentary Close

The complimentary close consists of those words of respect or regard which follow the body of the letter and precede the signature. The greatest variety of form and wording may be found in letters of correspondents who strive after the unusual in the expression of their attitude toward the person to whom the letter is addressed. But, while in social correspondence the whimsical or novel complimentary close is not out of place, provided it is in keeping with the general tone of the letter, modern business usage tends to treat this part of a letter in a more and more conventional way. Among the great number of possible complimentary closes, a few have now the sanction of good taste and custom. These few are the common, simple, and dignified forms *Yours truly*, *Yours very truly*, *Yours respectfully*, *Yours very respectfully*, and the equivalent forms *Truly yours*, *Very truly yours*, *Respectfully yours*, *Very respectfully yours*. Such need of a conventional expression of regard as is commonly felt in the course of business correspondence will usually be adequately and tastefully filled by one of these eight forms.

In official letters of a more formal style, the closing "I have the honor to remain, Yours very respectfully," or expressions of a similar kind, are correct and frequently used. But the widespread habit of ending *every sort* of a letter with the unnecessary words "I am," "We remain," "Believe me, I remain," "Believe me, my dear sir, to be, Yours very truly," and the like, is extremely tedious and should, for the sake of terseness and good taste, be carefully avoided. It is difficult to see that these words serve any legitimate purpose whatever in the great majority of letters where they are used, while it is often very evident that they give to what is otherwise a strong, manly letter a lame and insincere close.

Even more weak, monotonous, and trite is the custom of preparing for the complimentary close by ending the letter proper with some loosely constructed, often in fact utterly ungrammatical, phrase. Sentences or elliptical phrases beginning with the participle "Hoping," or "Trusting," and used to expre-

what is, or at least should be, otherwise obvious from the general force of the letter itself, together with the much used "and oblige," are the commonest forms of this abuse. The use of such phrases in ending a letter is due partly to a vague feeling of certain correspondents that a letter should, in some way or other, slip down into the complimentary close with a kind of artificial smoothness. They can not so construct a letter that it will move in a firm, dignified, and logical manner from beginning to end, but, having said in some rambling way what they intended to say, they feel a gap between the last thing treated and the complimentary close. This they fill in with the phrases mentioned above, thereby making a bad matter worse. For the end of a letter should be the organic result of the thought expressed from the beginning, not some feeble, meaningless tag that a thoughtless custom supplies.

The complimentary close should under all circumstances be consistent with the salutation and the spirit of the letter. To introduce a formal letter to a government official, for instance, with the salutation *Sir* and close with such a phrase as "Yours very sincerely" or "Yours faithfully," is an inappropriate use of terms and glaring evidence of lack of culture. Any one of the eight forms *Yours truly*, *Yours very truly*, etc., may properly be used with the salutation *Dear Sir* or *Gentlemen*. But the careful correspondent will choose that one which best suits his relations with the person addressed and the circumstances which govern his own attitude in the letter in question.

The complimentary close is usually written centrally on the page immediately below the body of the letter. If it consists of several parts, written one below another, as in the official letters of a more formal style above referred to, it is written centrally on the page below the letter, and is grouped somewhat as the heading and introductory address are, with a view to neatness, compactness, proportion, and grace.

Form 1 illustrates (with two examples) the proper position of the complimentary close in business correspondence. The dotted line below the complimentary close shows the position of the signature.

Yours very truly,

Respectfully yours,

FORM 1

Form 2 shows the relative position of the parts of the complimentary close of an official letter.

I have the honor to remain,

Yours very respectfully,

FORM 2

Punctuation. — If the complimentary close is divided into several parts, each part should be followed by a comma; after the complimentary close considered as a whole, whether it consists of one or several parts, a comma is always placed. Capitals are used as shown in the examples above; that is, in the complimentary close, only the first word of each line is capitalized.

Signature

The signature of a letter is the name of the writer, or of the firm, company, or corporation of which he is a part or a representative. Concerning the question of what constitutes a signature there can now be little doubt. It is such mark or marks, name or names, whether written in pencil or in ink or printed with a rubber stamp, by which a person shall choose to designate himself on the written page. A typewritten or printed

name is not necessarily a signature, although if it can be shown that the writer *intended* such typewritten or printed form to be his signature, it will be held as such. But when the name of a firm, company, or corporation is so written in a letter which is to be considered part of a contract or series of negotiations, it should usually be accompanied by the written signature of the person who stands responsible for the letter. This written signature appears immediately below the typewritten or printed name of the firm, and is best followed by such word or words as indicate the personal capacity of the writer; as,

The Standard Furniture Company,

D. E. Bacon,

Vice President.

or,

American Writing Paper Company,

C. W. Edson,

Secretary.

When the writer has no official designation, his signature is usually preceded by the word "per" or "by"; as,

The Knickerbocker Trust Company,

by .....

The courts have also determined that one acting as agent or executor, or in any representative capacity, should not only sign himself as such, if he wishes to avoid becoming personally responsible for any obligation incurred, but should also indicate the principal in whose name he is acting. The terms "agent," "administrator," "treasurer," "secretary," and the like, written after the signature, as "Raymond M. Corbet, Executor," are merely words of description and do not in any way exempt the signer from personal responsibility. In such cases the safest way is to put the name of the principal first,

followed by the signature of the agent with the term that indicates his capacity; as,

THE HOUGHTON ESTATE,
Gary Wood.
Trustee.

This precaution, it should be noted, is wholly unnecessary in the great majority of cases where the authority of the agent is well established by custom, or clearly defined by agreement or previous understanding, and where the third party is entirely familiar with the circumstances which govern the transaction in question. Such is the case of a traveling salesman. He may quote prices over his own signature and transact such other business as comes within the scope of his authority without incurring any personal liability.

In a partnership, each partner is a general agent for each and all of the other partners, and as such, may sign the partnership name without words of qualification.

The signature should be in ink, and should *never* be omitted. Thousands of unsigned letters, often containing inclosures of money, come into the hands of business men every year. Obviously reply to letters containing no clew to the writer's identity is almost impossible, and the receiver is placed in the exasperating false light of not attending to the demands of correspondents whom he can not know, and to whom he has no means of writing.

Like the omission of the signature is the fault of gross and sometimes willful illegibility in signing a letter. In no other place is clear, distinct penmanship more obviously necessary. For, while the body of most business letters is to-day typewritten and the difficulty of poor penmanship thereby avoided, the signature must still usually be in the correspondent's handwriting; and while in poorly written manuscript it is often possible to guess at the meaning of doubtful words from the general context, the arbitrary spelling of proper names makes

it practically impossible to supply illegible parts of a signature. There was a time when twists, flourishes, and a strange manner of writing were considered proper in signing one's name; this kind of signature was held to be a mark of individuality, and some even thought that it was a safeguard against forgeries, but handwriting experts are now of the opinion that such signatures are more easily imitated than those that are plainly written. At any rate there are so many other weighty reasons that may be urged against this foolish and useless practice that it is no longer countenanced by men of intelligence and good taste.

It is best, then, to adopt some plain and clearly defined manner of writing one's signature, and, when one has once adopted such a definite form, it is imperative that no other form should ever be used. There are so often many men of the same name in a single post office district that it becomes impossible for the postal officials to distinguish them if, for example, J. Howard Smith sometimes also signs himself, and consequently receives letters as "John H. Smith" and "J. H. Smith," while at the same time John Henry Smith also writes his name "J. H. Smith" and "John H. Smith." There is always a possibility that there may be some one else with exactly the same name even when one particular form is adopted and adhered to; but when a man willfully chooses to write his name in two, three, or even four different ways, it is evident that he greatly increases the possibility of his letters going into the hands of some one else.

A business woman writing to a stranger should never neglect to prefix to her signature the title *Miss* or *Mrs.* in parenthesis, so that a reply may be properly addressed. There is no way of telling from the signature "A. C. Cornwall" whether the reply should be addressed Miss, Mrs., or Mr. Likewise it is impossible to tell from the signature "Anna C. Cornwall" whether the address should be Miss or Mrs. The correct form of signature for a woman is (Miss) Anna C. Cornwall or (Mrs.) J. B. Gordon. In ordinary correspondence a distinction should be made, in the form of signing and addressing letters, between a

married woman and a widow. If a woman has a husband living she may sign herself, for instance, "Jane B. Gordon (Mrs. Henry H. Gordon)," and letters to her in reply may be addressed to Mrs. Henry H. Gordon. If her husband is dead, however, she would sign herself (Mrs.) Jane B. Gordon.

As shown in the preceding illustrations, the signature should be written on the next line after the complimentary close, and should begin at such a point that it will end near the right-hand edge of the sheet.

REVIEW EXERCISES

Write in proper form, with correct punctuation, the given parts of each of the following letters. Insert, also, the proper salutation, if it is missing:

1. 9 Coe st Erie Pa Oct 1 1901 W Coy Esq Ely O . . . yours truly E M Barber

2. Office of Superior Lumber Co Duluth Minn Jan 20 1905 Hon Bourke Cockran House of Representatives Washington D C My dear Sir . . . I have the honor to remain yours very truly David Carson

3. Linden Cal Aug 20 1909 The Macmillan Company 135 Fifth Avenue New York Gentlemen What are your terms and prices for your "British Art" Please give quotations for the work both in pamphlet form and bound in two volumes in half Russia (Paragraph here) If you have an agent in this vicinity who will call on us we may decide to handle some of your publications Yours respectfully Mason & Bro

4. Room 34 Westinghouse Building Pittsburg Pa Nov 24 1913 Messrs Hoyt Williamson & Hoyt Cor Stephenson Park & West H St San Francisco Cal Gentlemen . . . We put this matter in your hands without definite instructions and we trust you will give it your best attention yours very respectfully The Iron Mountain Iron Co James L Wren Sec

5. 1004 East 15th St Kansas City Mo June 12 1917 Dr O R Deck President of the London Medical Dispensary 34 Warwick square Manchester Eng Dear Sir I inclose herewith Five Dollars ($5.00) for your . . . Yours respectfully Oliver Blossom

6. North Salem Rockingham County N H Aug 4 1905 John T Williamson Manufacturing Company 756 So Monument St Philadelphia Pa Gentlemen

. . . By giving this your immediate attention you will save us trouble and yourselves expense and inconvenience yours respectfully Bell Bros & Yates

7. 96 Hampton Place Denver Colo Mar 12 1905 Mr John R Parker 87 San Juan Terrace Quito Ecuador S A via San Francisco Dear Sir . . . Very respectfully yours J H Winthrop

8. Room 65 New England Building Chicago Ill Aug 3 1908 Mr Abraham Carr care John Pierce Dominion Land Surveyor Moosehead Lake via Edmonton North West Territory Dear Sir This is my third letter to you since hearing from you . . . (Paragraph here) If my letters reach you in a bunch I hope you will make a clean sweep and answer them all at once Yours truly Walter Hance

9. 65 Avenue B Vick Park Rochester N Y July 12 1908 John Hampden Esq 145 Cumberland Court E London Eng Dear Sir Your letter of June 30 came during my absence . . . Yours very truly Jas M Gilbert

10. Office of Alexander Dwight & Co Bankers 34 Wall St New York U S A July 9 1901 Mr Geo T Venedicott 34 Legère Sofia Bulgaria Europe Dear Sir . . . We thank you for the confidence reposed in us and pledge our best efforts in your behalf very respectfully yours Alex Dwight & Co

11. Greencastle Pa May 15 1901 Messrs D & H Vail Proprietors of the Hanover News Hanover Mich Gentlemen Your favor of the 28th inst received We expect to ship your order tomorrow and it should reach you in time (Paragraph here) We have your dispatch to-day regarding Warren's paper and have wired answer that it has just been shipped with a carload of Press (Paragraph) We are very much afraid that we can not get to the Elliott order before the latter part of the week Will you advise us what sizes he wanted first Yours truly Jones Paper Co per Tyler

III. THE WORDING OF A LETTER

The purely mechanical part of a letter, dealt with in the last chapter, can easily be mastered by any one who is willing to give the proper attention to the customary forms of spacing, heading, salutation, and complimentary close. It is merely a matter of the correct outward form as dictated by the best usage in business correspondence. But there is a more difficult and more important factor in correspondence that can be comprehended and mastered only by giving the utmost attention to the various elements of the wording in the body of good business letters. These elements are to be found, in fact, in all good writing which is concerned with facts and practical affairs. They constitute *style*. They represent the means by which the writer can give adequate expression to his thoughts, making it at once brief, clear, terse, complete, exact, coherent, methodical, and courteous. No letter can be good, however correct its outward form, if it does not also exemplify in a proper degree each and all of these qualities.

Brevity. — First of all a letter must, within certain limits, have brevity. This is a quality upon which business men are laying more and more emphasis. For it is obvious that in the immense amount of daily correspondence received by a large firm a long, rambling letter is utterly out of place. It can not but irritate and inconvenience a man who has no time to waste on subjects irrelevant to his own business needs. If you have a complaint to make, or a question to ask, what he wants is the whole point of the matter, and nothing but the point. This does not mean that the letter should partake of the nature of a telegram. To be brief you need not write in monosyllables, or omit all pronouns, adverbs, and auxiliary verb forms. Brevity is rather to be gained by carefully excluding such words and

facts as do not add tellingly to the end you have in view. When this has been done, a letter will usually be brief. But it is necessary to remember always that a letter should also be smooth and precise, for the pressure and endless hurry of commercial life to-day have tended to lay perhaps too great emphasis on *mere* brevity as the most vital quality of a business letter. Courtesy and clearness are often forgotten in a desperate endeavor to be brief. Such expressions as "Yours reed.," "Gents.," "Yrs. resp.," "Yours, etc." are glaring crudities that serve no legitimate purpose. They arise from a certain false briskness which is indicative of nothing but a lack of intelligence and refinement.

Nor is this the chief reason why one should carefully avoid the crudely curt letter. Modern business, with the volume of correspondence that it entails, has necessitated intricate filing systems in which every letter should be a clear and essential piece of evidence as to the progress of any given transaction. No clerk, or even head of a business firm, can rightly be expected to remember important facts which extreme haste and brevity have excluded from the letter, but which are absolutely necessary for its proper interpretation. On the contrary, every letter should be a complete link in a chain of evidence, and there should be no tolerance whatever of such useless brevity as may make obscure the place and bearing of a letter in any series of transactions. Yet frequently the unnecessarily brief letter does not contain even the simplest facts needed for its identification. The following is an example of a too brief letter:

Pittsburg, Penn.

Gentlemen, —

I send you express money order for your paper. Please send the prize offered in the "Post."

Respectfully yours,

A. Casler.

Such a letter can be referred to no particular thing and no definite time. If it saves a minute of the writer's time, it may perhaps waste twenty for the man who receives it or has to refer to it later.

Terseness is a quality that must never be confused with *crude* brevity. It is rather that quality in the expression of thought which includes, in addition to a brief, clear statement of the facts, an element of delicate propriety and grace. It is comparative brevity and pleasing smoothness combined. Curtness savors of incompleteness, often even of immoderate hastiness, and whatever may be said of it as a means of saving time, it must always seem ragged and crude when compared with the nicely adjusted conciseness, force, and finish of well-studied, terse language. The following will illustrate how the last letter, when tersely expressed, would be at once brief, courteous, clear, and complete:

123 Carnegie St., Pittsburg, Pa.,
Nov. 30, 1901.

The Ladies' Home Journal,
18 Chestnut St.,
Philadelphia, Pa.

Gentlemen:

In response to your offer in "The Saturday Evening Post" of Nov. 23, I inclose herewith an American Express Money Order for One Dollar to cover one year's subscription to "The Ladies' Home Journal." Kindly let my subscription begin with the November number.

From the prizes you offer, please send to my address a copy of "Up from Slavery," by Booker T. Washington.

Yours very truly,

Inclosure. (Miss) Anna Casler.

Clearness is beyond all other things the most essential attribute of good business correspondence. It implies, indeed, all that is admirable in business itself: exactness, order, method. Before you can write a clear letter your own attitude toward the matter in hand must be completely and sharply defined. You must know exactly where you stand. Likewise the facts of the case

must be firmly grasped and arranged in the order of their importance, — with the subordination and grouping which arise only from correct and well-applied method. In fact, only when you are completely master of your own thoughts, and have properly analyzed and collated them, are you mentally in a position to write a perfectly clear letter — a letter which will be palpably and vitally related to past correspondence on the same subject and will contain sufficient data to connect it with any further letters bearing upon the same or related transactions.

Completeness. — A letter is the best evidence as to the nature of the transaction with which it deals. Therefore it is most essential that it should be complete. There must be no gaps and flaws in the statement of the facts of which it treats. It must be a positive and reliable record. All business houses keep copies of letters sent out by them, so that in case of dispute at any time immediate reference can be made to past correspondence on the subject in question. Obviously, if the letters kept for reference do not contain adequate information concerning the essential facts of the case, they are worthless.

Study the following examples:

Utica, N. Y., Sept. 1, 1903.

Messrs. Packard & Field,
Brockton, Mass.

Gentlemen: On August 1 last I gave an order to your Mr. Franklin, one item of which was "Five Doz. Pairs Men's Russia Calf Bals., Last 26, at $2.15," to be shipped August 15. I have not received these goods and the season for tan shoes is so far advanced that I am now unable to use them. Accordingly, I feel obliged to cancel my order of August 1, in so far as it relates to tan shoes.

Yours truly,
E. B. Fairchild.

A reply to the above letter, illustrating incompleteness:

Brockton, Mass., Sept. 2, 1903.

Mr. E. B. Fairchild,
Utica, N. Y.

Dear Sir, — We have shipped your goods. We regret the unavoidable delay in filling your order.

Yours very truly,
Packard & Field.

Since the letter of Packard & Field is dated September 2, and no mention is made of Mr. Fairchild's letter of September 1, the latter can have no assurance that it refers to his letter; and since Mr. Fairchild receives shipments from Packard & Field frequently, he can not know that their letter refers to the particular case of shoes that had been ordered for August 15. Likewise, when filed by the writer, the letter of Packard & Field would be worthless as a piece of evidence. These faults might be remedied by a letter like the following:

Brockton, Mass., Sept. 2, 1903.

Mr. E. B. Fairchild,
Utica, N. Y.

Dear Sir: Replying to your letter of the 1st instant just received, we regret to say that the Five Doz. Pairs Men's Russia Calf Bals. ordered on August 1 for August 15 delivery were shipped late yesterday as per bill of lading inclosed. Our delay in filling this order was caused by a strike in our Lynn factory. We can, however, assure you that all future orders will be shipped in due time.

As you say, the season for tan shoes is nearly gone, but if you can make use of the few dozen pairs shipped yesterday, we will bill them to you at $2.00 a pair net. Otherwise you may return them at our expense.

We regret the inconvenience you have suffered, and we trust we may be favored with a continuance of your orders, which shall have our careful attention.

Yours very truly,
Packard & Field.

Inclosure

Exactness goes hand in hand with completeness. It is a quality that arises from the most careful attention to details: such as the date and place of writing, which must never be omitted; the name of the addressee, which must be correctly spelled and written as he is accustomed himself to write it; and titles of dignity and distinction, which should be given in their proper place and form.

The writer must also be especially careful to give his own name in full and always in the same way. Let the writer, therefore, decide what his signature shall be and then hold undeviatingly to it. If he writes in a representative capacity, his character as agent should be clearly indicated. For instance, an executor, by his signature to a letter that completes a contract, binds some one to fulfill the obligation incurred. If his character as executor remains undisclosed, he becomes personally responsible. (For further remarks on signature, see page 27.)

The amount of a check or draft inclosed should be exactly stated, otherwise there is no tangible connection between the letter and the remittance. They may easily become separated, thus creating needless trouble both for the writer and for the receiver. In making a remittance it is of the utmost importance to state definitely how the payment shall be applied. The legal phase of this subject is treated more fully in the discussion of remittances and inclosures in Chapter VI.

Appointments by letter should be made in such a definite and exact manner as will avoid the possibility of misinterpretation and consequent inconvenience and delay. The following is an example of an inexact letter:

Little Falls, Nov. 29.

Mr. A. W. Allen,
Exchange Place Building,
Kansas City, Mo.

Dear Sir, — Mr. M. O. Peabody of this village owns two lots located on Pearl Street in Kansas City. He has been to heavy expense in keeping up improvements for the past ten years, and he would like to make a sale of the property if he can get a reasonable offer.

What in your opinion is its present value, and what would be your terms for selling? Mr. Peabody would like to place the same in the hands of some responsible real estate agent. I referred him to you, and so he asked me to write for him.

Very truly yours,
Howard Wood.

The above letter is inexact and unbusinesslike. It contains much that is irrelevant to the real subject-matter of the inquiry. Compare it with the following:

Little Falls, N. Y., Nov. 29, 1905.

Mr. A. W. Allen,
Exchange Place Building,
Kansas City, Mo.

Dear Sir: — Will you kindly favor me with your opinion of the value of the following improved property located in your city: Lots 6 and 7 in Section 48, each 50 feet front by 100 feet deep, situated at the northeast corner of Pearl and Vine streets and fronting on Pearl Street. The property is owned by Mr. M. O. Peabody of this village. He has expended on it during the last five years about $5000 for paving, sewers, sidewalks, curbing, and shade trees, and he would now like to sell.

Kindly indicate in your reply the present condition of the real estate market, also your terms for handling property of this character. An early reply will oblige me.

Yours very truly,
Howard Wood.

What information does this letter contain that is not found in the first example?

Is this information necessary for the convenience of the receiver?

What unnecessary information does the first example contain that has been omitted in the second?

Coherence. — One of the qualities most frequently absent from business correspondence is coherence, although it is absolutely indispensable in a good business letter. Words, sentences, and ideas must be so arranged that they hang together. This can best be accomplished by taking care to deal with but one thing at a time, and by so ordering the divisions of each subject as to make your letter move forward by perfectly apparent and rational degrees. Never take up a matter of which you have an incomplete conception, only to be forced to return to it again, after having treated of other issues. Nothing can be more annoying than to have to read a letter three or four times in order to disentangle and rearrange various subjects which the writer has not properly fitted together.

Method. — The best kind of coherence results from method. If words and facts are arranged into sentences and paragraphs with the clearly defined purpose of methodically exhausting each subject in turn, coherence will necessarily result. Method implies the study of subordination and classification, with the end in view of making all correlated data easy of access and understanding. If you jumble your ideas together without proper sequence, no matter how precise and clear your wording of each individually may be, the general effect of your letter will be lost. You will not make your case clear, because your thoughts have not been joined together in a progressive, logical sequence. Method is nowhere more effective, admirable, or necessary than in business letter writing. Study the following example of an incoherent letter:

140 Greene St., New York,
Nov. 1, 1907.

C. A. Galway, Esq.,
Clarendon, Vermont.

Dear Sir, — I succeeded to-day in selling your shipment of Ginseng at $8.00 per pound, and inclose herewith $98.00. Eight dollars is the highest offer I received and they were not anxious to take it at that price. Chinese exporters will not handle the cultivated root at all. They say that it will be lower a month from now than it is at present. The Chinese claim that the cultivated root is not as good as the wild root, and refuse to take it at any price.

The whole shipment weighed twenty-four and seven tenths pounds, amounting to $197.60. I am sending you your note, given January 22, 1906, which amounts with interest to $86.60; a receipt for thirteen dollars; my certified check for $98.00. The weight is a little short of what you made it, but I think their weight is correct.

Please acknowledge receipt and oblige,

Very truly yours,
Oliver Vincent.

How many topics does the writer deal with in the above letter?

What are they?

Point out the incoherence in the writer's arrangement and method, and compare his treatment with the following:

140 Greene St., New York,
Nov. 1, 1907.

C. A. Galway, Esq.,
Clarendon, Vermont.

Dear Sir:

In accordance with your instructions, I have sold your shipment of Ginseng at the highest figure procurable, and now render you an account as follows:

$24\frac{7}{10}$ lb. Ginseng at $8.00 . . . $197.60

Inclosures —

Your note dated Jan. 22, 1906, $82.75		
Interest on above, 9 mos., 9 ds.,	3.85	86.60
My certified check for . . .		98.00
My receipt for	13.00	197.60

I have indorsed upon your note for $100.00, dated June 2, 1907, a payment of $13.00.

It was with difficulty that I secured $8.00 per pound. Chinese exporters believe that the cultivated root is inferior to the wild, and they refuse to handle it at all. You will observe that the weight is a little short of what you made it. I weighed the shipment

on accurate grocers' scales and made it just $24\frac{7}{10}$ pounds, so I presume there was a slight shrinkage in transit.

I trust you will find this accounting satisfactory. Kindly acknowledge receipt.

Very truly yours,

Oliver Vincent.

Courtesy is one of the most essential qualities of a good letter. The writer should maintain his own dignity by properly respecting the dignity of others. Rudeness, curtness, sarcasm, are even more inexcusable in writing than they are in conversation. The written page remains when the spoken word is forgotten. No amount of stress is too great to emphasize the fact that one should never write a letter upon a momentary impulse, without dispassionately considering the issues at stake. Calmness is one of the most noticeable attributes of a gentleman. Courtesy is manly without being abrupt, polished without being effusive.

Letters of complaint especially call for calm and courteous treatment.

312 Mead Avenue,
Passaic, N. J., Dec. 20, 1909.

John Wanamaker,
New York.

Dear Sir: On Saturday last I bought at your store four yards of black crepe de Chine. The goods have not been delivered, and the delay has caused me great inconvenience. This is not the first time I have been annoyed by delay in your deliveries.

My November bill contained an error amounting to five dollars and forty cents in your favor. I sent the bill back for correction. To-day I received a "please remit" for the amount of the original bill. Must I be continually annoyed by blunders of this character?

Yours truly,

(Miss) L. E. Sterns.

A curt, sharp letter, such as the above, might easily provoke a like reply.

Do you find anything in the following letter which would tend to give offense to a valuable customer?

Does it exemplify courtesy and at the same time maintain the writer's dignity?

New York, Dec. 21, 1909.

Miss L. E. Sterns,
312 Mead Ave.,
Passaic, N. J.

Dear Madam: — We beg to inform you in reply to your letter of the 20th instant that the crepe de Chine has been sent by special delivery. Upon investigation we found that the delay in delivery was caused by a mistake on the part of our saleswoman in taking your address.

Our billing clerk explains that the error of $5.40 in your November bill was due to the fact that the credit memorandum for the Oak Rocker, which you had purchased for the above amount and which you returned on November 28, did not reach our counting room until after the bills for that month had been made out. Proper evidence of this returned purchase would have appeared in our statement of your December account, but we inclose herewith your November bill revised in conformity to your wishes.

Please accept our thanks for advising us of the mistakes above referred to. We regret the inconvenience you have suffered, and we trust there will be in the future no recurrence of similar errors.

Very truly yours,
John Wanamaker.
Per M. M. Baker.

The following, taken (with the exception of the names) from the actual correspondence of a large shoe manufacturing concern, illustrates the ill-advised letter written under the stress of annoying circumstances.

Syracuse, N. Y., Jan. 31, 1905.

The Richardson Shoe Company,
Binghamton, N. Y.

Gents, — Rip, rip, rip! is the order of things with us since we received that last case of so-called ladies' fine shoes. What are they made of, anyway? Is it leather, or an imitation, and what did you use for stitching, paper or thread?

Our patrons are returning shoes from that case on an average of three pairs a day. What do you suppose we are going to do with such shoddy? We thought you were real shoe men who understood their business. We expect to hear from you right away, quick.

Yours, etc.,
Edward Walsh & Sons.

The sarcastic reply which such a letter as the foregoing might provoke is exemplified in the following. Nothing is to be gained by such a retort. The writer falls to the level of his correspondent, accomplishes nothing, and perhaps drives away a good customer.

Binghamton, N. Y., Feb. 2, 1905.

Messrs. Edward Walsh & Sons.
Syracuse, N. Y.

Gentlemen, — Your very kind favor of the 31st ultimo is received and we are obliged to you for your pleasant way of putting things. Your letter comes to us as a beautiful sunbeam on a dark day. You must have had quite an inspiration to enable you to write such a gem.

Now when you get cooled off and can come down to business, send us the shoes returned to you, together with the balance of the defective case, and we will see whether we can do anything for you. Again thanking you for your favor, we are,

Yours truly,
The Richardson Shoe Company.

In replying to Edward Walsh & Sons the writer should have completely ignored their contemptuous tone, and should have been dignified and courteous. The careful correspondent would have displayed no temper or dissatisfaction, but would have written somewhat as follows:

Binghamton, N. Y., Feb. 2, 1905.

Messrs. Edward Walsh & Sons,
Syracuse, N. Y.

Gentlemen: — Replying to your favor of the 31st ultimo, we are sorry to learn that you are having trouble with the last case of shoes we shipped you. We are surprised that there should be any defect in these goods, for they had the usual careful inspection you are aware all our goods receive. All our inspectors are men of long experience, and we pay them large salaries to prevent conditions such as you have had to meet.

We regret the annoyance and inconvenience suffered, and if you will return to us by express, at our expense, all of the defective shoes, we shall take pleasure in giving you full credit for their cost. We will make a thorough investigation into the cause of this failure in our materials and workmanship, and use our utmost endeavors to locate the fault and apply a remedy. An early reply will oblige us.

Very truly yours,
The Richardson Shoe Company.

The following is a copy, slightly modified, of a letter actually sent out by a large business firm; the student will profit by studying it as an example of initiative courtesy:

New York, March 1, 1905.

Miss Helen Tracy,

Dear Madam: — Without imposing the penalty of the slightest obligation, but rather as a mark of appreciation to those to whom we owe much, we invite the public school teachers of this city to present their salary checks to our Department of Accounts for payment. We trust you will be disposed to accept this service.

Respectfully yours,
Palmer-Hilliard Co.

Dept. of Accounts,
Main Floor Balcony.

IV. FOLDING AND ADDRESSING LETTERS

Paper. — There are two sizes of business letter paper which are now used to the practical exclusion of all others. The larger size is approximately $8\frac{1}{2}$ by $10\frac{1}{2}$ inches; and the smaller, note or memorandum, size, though it varies greatly, is usually about $8\frac{1}{2}$ by $5\frac{1}{2}$ inches. The larger size is used to-day almost universally for business letters.

Folding. — In folding a letter sheet of the larger size the following method has the advantage of being both simple and convenient. Note each step carefully. (1) Turn the lower edge up to within half an inch of the top (Fig. 1), then press down the fold firmly, taking care to keep the side edges exactly even; (2) turn the paper so that the folded edge will be at your left hand; (3) fold from you, as before, a little less than one third the width of the letter sheet (Fig. 2); (4) fold the upper edge down toward you so that it projects a trifle beyond the folded edge nearest to you. The last-mentioned slightly projecting edge makes it easier to open the last two folds, while the half-inch margin left at the top of the sheet facilitates the opening of the fold that was first made approximately across the middle of the sheet.

FIG. 1

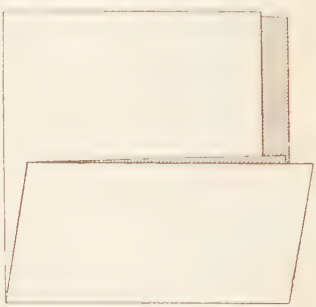


FIG. 2

The letter now lies exactly as it should before being placed in the envelope. It may be properly inserted in the following manner: Hold the envelope in your left hand with the back of it uppermost and the flap opening toward the right; then, taking in your right hand the letter as it lay after folding, without turning it over, insert it, putting in first the edge that was folded last (Fig. 3). Only envelopes of such size should be used as will neatly, but not too closely, fit the letter sheet after it has been correctly folded.

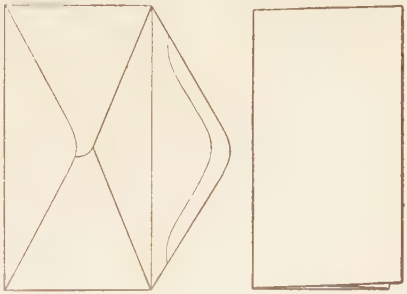


FIG. 3

The advantages of this method are obvious: (1) when so folded a letter may be inserted in the envelope and removed from it with ease; (2) when the receiver has removed it in the usual manner, by cutting the upper edge of the envelope, the letter unfolds right side up and ready for him to read.

The smaller size paper is folded in two different ways: (1) If it is used as a long, narrow sheet, that is, with the shorter edges at top and bottom, it should *always* be of such width as will not exceed the length of the envelope. The lower edge should be folded from you a little less than one third the length of the sheet; the upper edge should then be folded so that it projects slightly beyond the folded edge at the bottom and nearest to you. It is to be inserted in the envelope as described above. (2) When this size paper is used as a short, wide sheet, that is, with the shorter edges at the sides, it is sometimes cut so that it is longer from top to bottom than the length of an ordinary envelope. In such a case it is proper to fold up the lower edge as far as is necessary to make the distance between the top of the sheet and this fold slightly less than the length of the envelope; then proceed as described above.

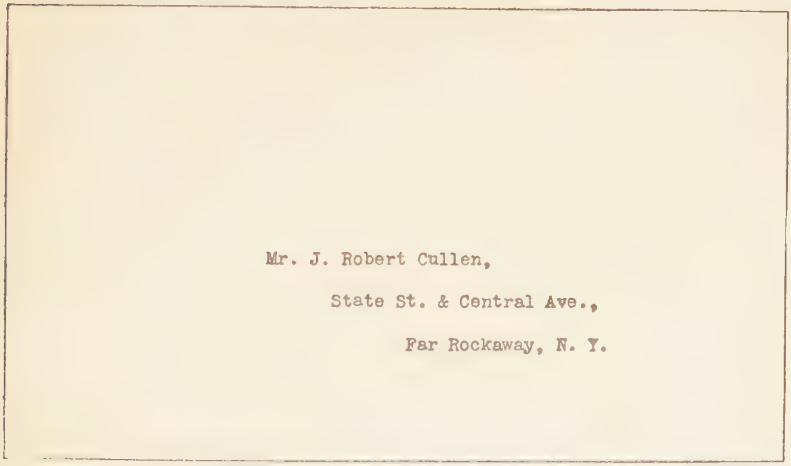
The Envelope. — Care spent in addressing the envelope of a letter amounts to an insurance of its undelayed transmission

and proper delivery. While many thousands of letters, because they are incorrectly or incompletely addressed, go to the Dead Letter Office every month in this country alone, comparatively few *adequately addressed* letters are lost or wrongly delivered by the postal authorities. It must be evident to every one that an inadequate or incorrect address upon an envelope defeats the very purpose of a letter; that any effort made in the composition of a letter so addressed is absolutely thrown away; and that, moreover, not only is time and labor lost, but opportunities destroyed and possible advantages wasted. The parts of an address when correctly written attract little notice, but when they are incorrect or incomplete, their importance becomes momentous. The continued and increasing difficulties encountered by postal clerks everywhere, as a result of illegible or incorrectly spelled addresses, seem to demand the reiteration of a number of facts that should be matters of common knowledge.

The name should be written as it is in the inside address, that is, with reference to spelling and the use of initials, as the addressee himself is accustomed to write it. The same careful distinction with regard to titles should be exercised. The other parts of the address should be such as to render the delivery of a letter to the right person easy and sure. Nothing essential, such as the street and house number in cities and large towns, or the county of small towns and villages, should be omitted. In writing the abbreviations of the names of states, the greatest care should be taken always to use only the official abbreviations which are given on page 51. Other abbreviations, such as "Col." and "Cal.," when carelessly written, can not be distinguished. When street and house number are given, it is best to place them on a separate line; likewise, usually, the name of a state when it is spelled in full. But it is impossible to frame rigid rules that will meet every contingency of form. The principle of graceful arrangement and balance should, as shown in the examples (pp. 49–52), govern the location and distribution of the various parts. Note that the name is always written centrally on the envelope, and

that the order of the address is name, street and house number, town, county (if any is required), state or country.

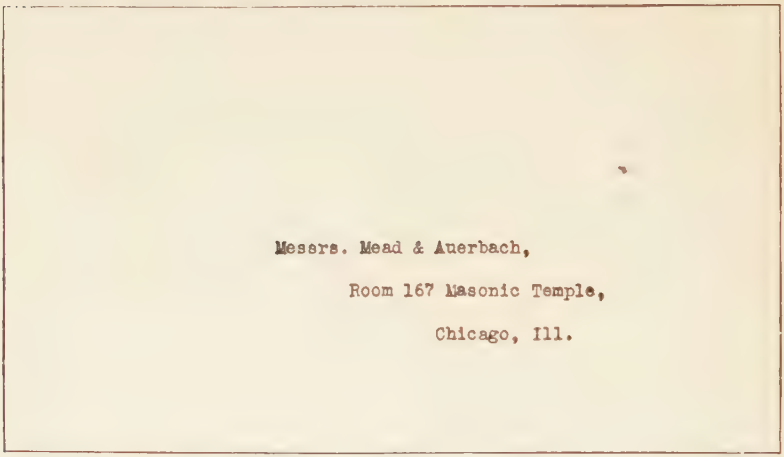
No matter unnecessary for the finding of the person in question should be included in the address, but all such words as "Personal," "Forward," "Transient," etc., should be placed in the lower left-hand corner. Here also in unmailed, unsealed letters of introduction, are placed the words "Introducing Mr. Thomas," or the like.



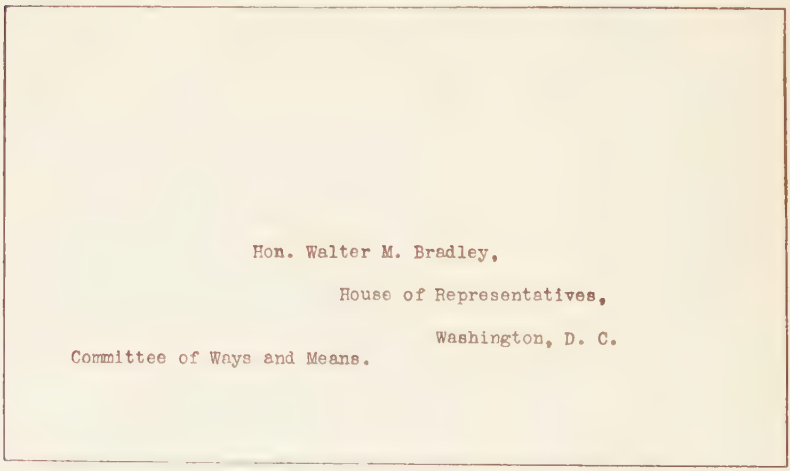
The postal authorities urgently request the placing of a return address — the post office address of the sender — upon the upper left-hand corner of all letters. This insures their return without passing through the Dead Letter Office if not delivered in thirty days; but the sender may, at his own discretion, request that an undelivered letter be returned in three, four, or any larger specified number of days best adapted to his purposes, and the postal authorities will honor his request. No undelivered letters, however, will be returned in less than three days. Most business houses now use envelopes upon which their name and address, as well as directions for the time of returning, are printed.

The envelope should, of course, fit the letter sheet when it

has been properly folded; it should also harmonize with the letter paper in color and quality.



Punctuation of an Address. — The parts of an address are separated by commas, as shown in the illustrations. Titles that follow the name are set off by commas.



The United States Official Postal Guide furnishes the following list of correct abbreviations for the names of the states,

territories, and possessions of the United States. The postal authorities earnestly desire that these and no other abbrevia-

Mr. Edward B. Lewis,

Pension Constantin,

Please forward c/o
Schenker & Co.,
Munchen, Germany.

10 Via Solferino,

Firenze, Italy.

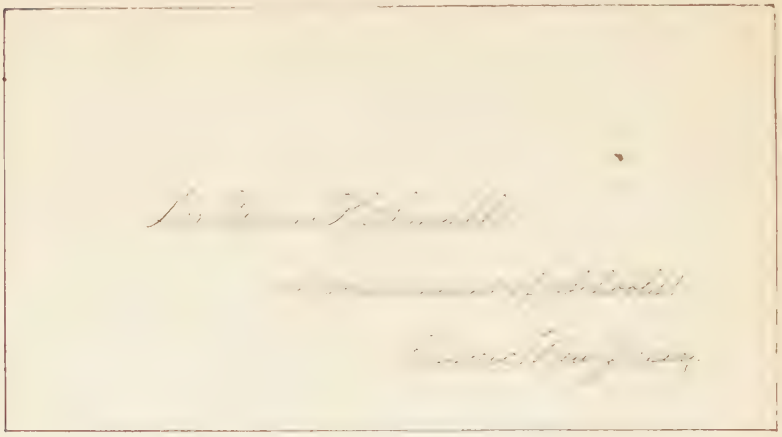
tions be used in addressing all letters and packages intended for transmission through the mails.

Alabama . . . Ala.	Louisiana . . . La.	North Dakota, N. Dak.
Arizona . . . Ariz.	Maryland . . . Md.	Oklahoma . . Okla.
Arkansas . . Ark.	Massachusetts . Mass.	Pennsylvania . . Pa.
California . . . Cal.	Michigan . . Mich.	Porto Rico . . P. R.
Colorado . . . Colo.	Minnesota . . Minn.	Rhode Island . R. I.
Connecticut . . Conn.	Mississippi . . Miss.	South Carolina, S. C.
Delaware . . . Del.	Missouri . . . . Mo.	South Dakota . S. Dak.
Dist. of Columbia, D. C.	Montana . . . Mont.	Tennessee . . Tenn.
Florida . . . . Fla.	Nebraska . . Nebr.	Texas . . . Tex.
Georgia . . . . Ga.	Nevada . . . Nev.	Vermont . . . . Vt.
Illinois . . . . Ill.	New Hampshire, N. H.	Virginia . . . . Va.
Indiana . . . . Ind.	New Jersey . . N. J.	Washington . Wash.
Indian Territory, Ind.T.	New Mexico, N. Mex.	West Virginia, W. Va.
Kansas . . . Kans.	New York . . N. Y.	Wisconsin . . Wis.
Kentucky . . . Ky.	North Carolina . N. C.	Wyoming . . Wyo.

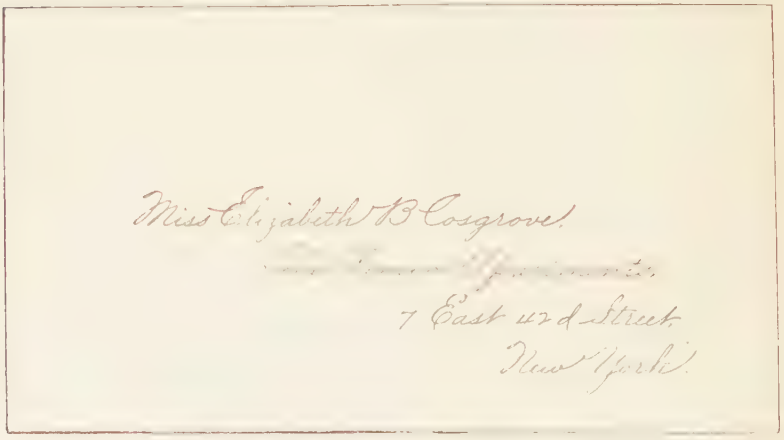
The following should not be abbreviated:

Alaska.	Hawaii.	Iowa.	Ohio.	Samoa.
Guam.	Idaho.	Maine.	Oregon.	Utah.

The Stamp. — The stamp should be placed nowhere but in the upper right-hand corner of the face of the envelope. It



should be *neatly* and *firmly* attached *right side up* in such a way that the edges of the stamp approximately coincide with the edges of the envelope. When there is any doubt whatever



about the weight of a letter, care should be taken to ascertain it and fully prepay the postal charge.

Custom and courtesy require that letters to disinterested persons, especially letters asking favors or information which will not result in mutual advantage, should contain a stamp or self-addressed stamped envelope for reply. Such inclosed stamp should be attached to the letter sheet somewhere on the upper margin. Even when care has been properly exercised in only slightly dampening one corner of the stamp, it not infrequently adheres firmly to the paper, and as a result becomes useless to the receiver. For this reason the self-addressed stamped envelope is preferable. It has, moreover, these added advantages: it is ready for use, and it makes mistake in the address impossible.

All ordinary business communications, except letters of introduction and recommendation, should be carefully and neatly sealed.

EXERCISES

Write the following envelope addresses:

1. Mr. E. S. Cushman, Delhi Mills, Mich.
2. F. B. Kenyon, Esq., 24 E. Dean St., Lockport, N. Y.
3. Hamilton Brown, Ph.D., c/o W. H. Wentworth, Esq., Ithaca, N. Y.
4. Hon. John B. Goodrich, Penn Park, cor. H St., Philadelphia, Pa.
5. Miss Elizabeth Duncan, Vassar College, Poughkeepsie, N. Y.

In order to give the student practice in punctuation as well as in form and arrangement, the punctuation marks have been omitted from the following exercises:

6. Mrs Henry W French Box 24 Cavour Beadle Co S Dak
7. Messrs J C Bradstreet & Co about 400 Broadway New York
8. Kansas City Journal Journal Building cor 10th and Walnut Sts Kansas City Mo
9. Mr Silas M Joslin R F D No 3 Fillmore N Y
10. Mr Carl L Parker c/o Dresdener Bank Hamburg Germany
11. Miss L M Pinto Pension Pinto-Storey Parco Margherita Napoli Italy
12. Advertiser Herald Down Town City
13. Philip J Holland D D The Iroquois Buffalo N Y Please forward.

14. Prof George C Ostrander Syracuse N Y General delivery

15. Mr Peter Henderson Detroit Mich Transient

16. William W Duncan Fayerweather Hall Yale University New Haven Conn Deliver to addressee only

17. Mr Washington Howe Houston Texas After one week P M will please forward to Dallas Texas

18. Mr Howard C Hoyt Ziebland Strasse 13 München Germany via Steamship Caronia

19. Rev Cuthbert W King in care of Wellington M Tinker American Consul at Chefoo China via Shanghai

20. William L Downs Room 672 Lords Court Building 27 Williams St New York

21. Frederick M Pease Esq c/o American Express Company 2 Waterloo Place London Eng After Jan 26 forward to Thomas Cook & Son Florence Italy

V. LETTERS ORDERING GOODS

Inexactness, incompleteness, and lack of method in letters ordering goods are, day after day, the cause of a vast, and yet at the same time wholly unnecessary, amount of misunderstanding, delay, annoyance, and financial loss. The complexity of modern business requires the most painstaking care in handling this important branch of business correspondence; for, to be negligent about the very definite requirements of a letter ordering goods is not only to impose needlessly upon the time and good nature of your correspondent, but is also to subject yourself to serious inconvenience in case of misunderstanding or mistake. Letters containing such vague statements as "Please duplicate our last month's order of tan shoes at your earliest convenience" compel the receiver to accept, perhaps at a considerable waste of time and labor, the responsibility of determining the exact nature of your previous order. And that is not his business. It is the duty of the writer to make clear his needs, and he should always remember that his carelessness in this particular direction must ultimately be his own misfortune. Nothing can be more exasperating than to receive a shipment, with heavy charges for express or freight, only to find that it does not contain the styles, sizes, or particular articles that in the business need of the moment are most required. But if the original order had been precise, complete, and painstaking in arrangement, it is extremely probable that such a costly mistake would never have been made. At all events, if the writer is sure that he has taken all possible care to make his order perfectly adequate, he can also be sure that the entire responsibility rests upon the one who makes up the shipment.

Essential Points. — Letters ordering goods should meet all the requirements which have been previously indicated with reference to commercial letters in general; in addition there are five essential points that should never under any circumstances be neglected:

1. A letter ordering goods should contain a clear, precise, *itemized* list of the goods required. Each separate item should occupy a single line or sentence by itself. The arrangement of an order in an itemized *column* is doubly important, because it not only presents the whole order in a clear and compact form, but also facilitates the labor of filling it, since each item can then be checked off when it is ready to be shipped, and the chance of omission thereby minimized.

2. The *quantity*, *shape*, *style*, and *size* should be stated according to the system employed by the firm from whom the goods are ordered. If a catalogue is used for reference, the number and date of that catalogue should be given, to avoid possible confusion with earlier or later editions.

3. *Definite directions* should be given, stating how and where the goods are to be sent, unless a previous satisfactory arrangement covering this point has been made with the shipper. When, as often occurs, it is more convenient or less expensive for the buyer to receive his goods from some particular express company or railroad, this fact should be made clear. When particular directions have been given, and an order is sent in some other way, any resulting loss falls upon the shipper. From the shipper's point of view, it is important also to notice that delivery to a carrier designated by the buyer is equivalent to delivery to the buyer himself.

4. In the case of a first order, the letter should contain (*a*) a remittance covering the cost of the goods ordered, or (*b*) satisfactory provisions for payment upon delivery, or (*c*) a statement of affairs, or satisfactory references as to financial responsibility, or both.

5. When it is necessary, the letter should state the time limit within which the goods must be received.

The following letter shows the correct form in ordering goods:

INCORPORATED 1898 STATE OF NY. LAWS

Coy, Hunt & Company,

PAPER MANUFACTURERS,

and Dealers in

Twine, Yarns &c

Office & Warehouse 72 Duane St

TELEPHONE
3140 & 3141 FRANKLIN

New York, March 9, 1905.

The Holyoke Paper Company,

Holyoke, Mass.

Gentlemen:

Please send to our New York warehouse the following:

100 lbs., 28 X 34, 64-pound, White Wove Blank Book.

4 cases, 17 X 22, 24-pound, 500 sheets to the ream,
Imperial Irish Linen.

2 tons, 25 X 38, 60-pound, Light Natural Super.

9 reams, 17 X 22, 24-pound, White Laid Mimeograph,
sealed in packages of 1000 sheets each.

100 reams, 19 X 24, 24-pound, Brookside Writing,
unsealed, markers between the reams.

Kindly make the shipment by N. Y. N. H. & H. fast freight and place the cost upon our account.

Yours truly,

COY, HUNT & COMPANY.

Wm H Simpson

Manager.

Observe that numerals are employed in giving orders, and that it is customary to capitalize the name of each of the articles specified.

C. W. HUNT
W. F. HUNT
C. C. H. NO
J. M. BLAKE
G. S. HUMPHREY
CABLE ADDRESS
"COALSHOVEL NEW YORK"
CODES
"A. B. C."
"WESTERN UNION"
"LIEBERS"

C. W. HUNT COMPANY,

WEST NEW BRIGHTON, N.Y.

March 22, 1905.

Messrs. Smith & Caffrey,

Syracuse, N. Y.

Gentlemen:

Referring to a recent conversation in our New York office, we hand you, herewith, our order No. 49153 for 3 castings each, from patterns Nos. 22006 and also 22007 (6 in. X 8 in. cylinders). The patterns will go forward to you in a day or two.

We should be glad if you would make these as soon as convenient, and after having done so, name us the price on these castings, together with the price for similar ones for 8 in. X 6 in. and 10 in. X 12 in. cylinders.

In filling this order, kindly place some distinguishing mark or letter on the pattern, so that your castings will not be confused with those made by another foundry.

Very truly yours,

C. W. Hunt Company

per G. S. Humphrey

Purchasing Agt.

Orders for Manufacture. Orders for goods that are to be manufactured are usually made out on forms provided for that purpose. Such orders call for a very specific description of the articles wanted. The foregoing genuine letter supplements an order for articles to be manufactured.

Acknowledging Orders. — Unless the goods can be delivered before a letter could be received by the buyer, all orders should be acknowledged without delay. It is due the purchaser to know whether his order has been received and can be filled exactly within the required time. It is also to his advantage to know just when the goods are shipped, in order that he may promptly institute an investigation with the carrier if they do not arrive. Some business houses have partly printed blanks for the purpose of acknowledgment, while others send an invoice. But unless this invoice states the date, or probable date, of shipment, the buyer is left, if any delay occurs, in a state of uncertainty as to whether the consignor or the carrier is responsible. It is possible to combine advantageously both these methods, sending a card — or preferably a letter — of acknowledgment when an order has been received, and an invoice upon the date of shipment.

EXERCISES

1. After consulting the model on page 57, copy the following letter, giving to each of the different parts its proper position.

Buffalo, N. Y., June 20, 1905. Messrs. Lemon, Bach & Co., 443 Greenwich St., New York. Gentlemen: Please send by N. Y. C. & H. R. R. R. fast freight, in original boxes, 4 cases 14 × 26 French Plate Clear, first quality, double thick; 5 cases 12 × 24 French Plate Clear, second quality, single thick; 18 cases 12 × 24 French Plate Clear, second quality, single thick. We prefer not to have you draw on us. We expect 60 days' credit on this purchase, and we will remit promptly after that time. Yours truly, The Standard Chemical Co., per (your own name).

Turn to page 46 and fold this letter in accordance with the directions given, then insert it in an envelope properly addressed.

2. Order by letter of McGraw & Elliott, 23d St. and Sixth Avenue, New York, 18 Alligator Hand Bags, size 14, style 40; 6 Steamer Trunks, size 38, style 123. Direct them to ship the goods by D. L. & W. freight. Sign your own name to the letter and fold it properly.

3. Write a letter to Marshall Field & Co., Chicago, Ill., ordering 2 doz. cakes Pears Soap; 1 bottle Roger & Gallet Violet Toilet Water; 1 pair Victor Skates, size 10½; 1 copy Shelley's Poems, Cambridge Edition, bound in

red vellum. Date the letter Dec. 19, 1906, at Vandalia, Ill. Direct them to make shipment by United States Express and charge the cost to your account.

4. Write a letter ordering three different articles. Give shipping directions and state when and how you will make payment.

5. Order of Ramsey & Williams, Belfast, Ireland, the following: 10 doz. No. H. 356 Fringed Towels; 24 doz. No. C. 9° Chamois Cloth Dusters; 12 doz. No. 543 Ladies' Shamrock Lawn Handkerchiefs; 6 yds. No. A. 21 Twilled Linen Sheeting. Direct them to make shipment per S. S. *Belfast* and to draw on you at three days' sight for the amount of the invoice.

6. The manufacturing business of The A. W. Spencer Company located at West New Brighton, Staten Island, receives material by boat from the Coldwell-Wilcox Company, Newburgh, N. Y. The A. W. Spencer Company has made arrangements whereby material for them arriving in New York will be delivered at their works by a steamboat line operating on the Kill von Kull, the minimum charge for transport being based on a shipment of 600 pounds. They accordingly write the Coldwell-Wilcox Company to allow castings to accumulate until that weight is reached before making a shipment. This direction, however, does not apply to orders for which a delivery date is specified. These are to be forwarded regardless of weight. Write the letter required.

7. You are just in receipt of a telegram from Hopkins & Son, Baltimore, Md., in which they order two pieces each Blue 324, Black 1765, and Pink M 33 in quality 4530 Marseilles Velvet. Write them that you will ship at once the Pink and Blue, but that you are entirely sold out of the Black in this quality and will not receive any more for some time. Say that you can send them Black at $1.25 per yard in quality 9324, which you have put in stock to take the place of quality 4586 in this color. Ask for an early reply.

8. Hopkins & Son, referred to in question 7, have ordered the black velvet of another house. They would, however, like to see samples of your quality 9324 in Green, Maroon, Pink, and Black. Prepare the letter required.

VI. REMITTANCES AND INCLOSURES

Although the post office authorities have made the utmost efforts to point out the danger of inclosing currency in an ordinary letter, many people still continue to do so, with a consequent aggregate yearly loss of thousands of dollars. Money should *never, under any circumstances whatsoever,* be remitted *as currency* (or in stamps, except for the payment of very small amounts) through the medium of the ordinary mail service. Not only are these unsafe methods of remittance, but, in using them, the sender can neither retain nor receive any evidence that he has sent the amount in question, or that the addressee has received it.

Before considering the relative value of the several comparatively safe ways of remitting money that are at times used by business men, it is important to note that by law a creditor is entitled to receive, at his own residence or place of business, good and lawful money from the debtor. This being, then, the creditor's right and privilege, it devolves upon the debtor to use in remitting only such a form of exchange as the creditor can convert *immediately into cash* without either expense or inconvenience. It is likewise true that the remitter must protect himself against fraud, loss, or unnecessary expense in the purchase of exchange. Modern business methods, moreover, make indispensable some kind of a receipt for every amount paid out.

There are seven ways of remitting money through the mails so that it will be safe in transit, but not all are adapted to the use of business men. They are the following:

1. Registered letter.
2. Postal money order.
3. Express money order.

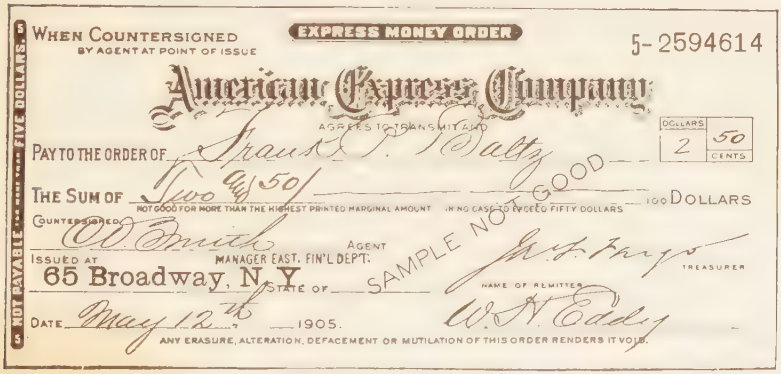
4. Bill of exchange or bank draft.
5. Check:
   (*a*) Personal check.
   (*b*) Personal check certified.
6. Cashier's check.
7. Certificate of deposit.

The Registered Letter brings back to the sender a receipt showing that the letter has come into the hands of the addressee; but it is important to note that it does not furnish any direct proof of the *amount* inclosed. If, as very rarely happens, a registered letter is lost by the postal authorities and can not be recovered, they are liable only to the extent of twenty-five dollars indemnity. This form of remittance is sometimes used for sending small amounts of currency, but it is impracticable for business purposes, not only because it leaves the amount of payment unproved, but also because it involves a comparatively large and unnecessary expense.

The Postal Money Order furnishes definite evidence of the amount remitted; but it does not upon its face show that the money has *actually been sent by the remitter*, nor does it give the remitter a *direct* receipt from the receiver for the amount involved. For the purpose of identification and reimbursement in case the order is lost or miscarried, the postal authorities issue a coupon receipt bearing the number and amount of the order, but not the name of the remitter. The postal money order is an impersonal form of exchange and obviously too inconvenient and expensive to be used extensively in ordinary business, although, in connection with transactions of a semi-commercial character, an immense amount of money is paid in this way every year.

It sometimes happens that the purchaser of a money order keeps both the order and the coupon receipt, or sends both to his correspondent. Of course he should inclose the order in his letter advising his correspondent of the remittance, and he should retain the coupon receipt at least until the receipt of the order is acknowledged.

The Express Money Order. — What has been said with reference to the postal money order is also true of the express money order, save that the latter bears upon its face the name of the remitter and must be indorsed by the receiver. It thus becomes a complete record of the transaction, although, for the use of the sender, it is practically unavailable as such, since after payment it remains the property of the company issuing it. Express companies, like the postal authorities, give to the purchaser of an order a coupon receipt, which, however effective as a safeguard against loss, is usually inadequate for business purposes.

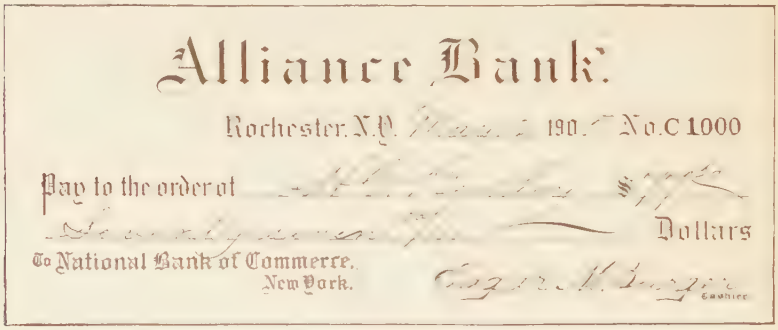

WHEN COUNTERSIGNED BY AGENT AT POINT OF ISSUE
EXPRESS MONEY ORDER
5-2594614
American Express Company
AGREES TO TRANSMIT AND
PAY TO THE ORDER OF
DOLLARS 2 CENTS 50
THE SUM OF
NOT GOOD FOR MORE THAN THE HIGHEST PRINTED MARGINAL AMOUNT IN NO CASE TO EXCEED FIFTY DOLLARS
100 DOLLARS
COUNTERSIGNED
AGENT
ISSUED AT
MANAGER EAST. FIN'L DEPT.
65 Broadway, N.Y.
STATE OF
SAMPLE NOT GOOD
TREASURER
NAME OF REMITTER
DATE May 12th 1905.
ANY ERASURE, ALTERATION, DEFACEMENT OR MUTILATION OF THIS ORDER RENDERS IT VOID.
FIVE DOLLARS
CO. NOT PAYABLE

EXPRESS MONEY ORDER

The Bank Draft may easily be made to serve as a receipt by having it drawn payable to the order of the remitter, who in turn indorses it payable to the person who is to receive the money. The receiver in cashing it at his own bank must also indorse the draft, which is then returned to the bank of issue and becomes thereafter *available to the remitter* as a receipt. A draft to be used for remittance should always be drawn in this manner, for it then constitutes, as it does not when made payable direct to the person who is to receive the money, a *definite and complete record of the transaction* in question, giving the amount, the name of the remitter, and the signature of the person to whom the money has been sent. The draft, however, is impossible as a universal means of exchange, because it neces-

sitates sending to the bank for each individual draft or group of drafts, and frequently involves considerable expense.

Owing to the unusual risk of loss or delay involved in ocean traffic, foreign bills of exchange are written in triplicate with a proviso expressed in the body of the draft that upon payment of any one of the series the others become invalid.


Alliance Bank.

Rochester, N.Y. 190 No. C 1000

Pay to the order of $

Dollars

To National Bank of Commerce,
New York.

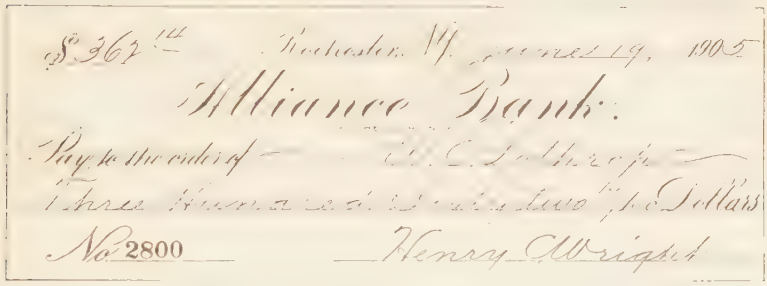
Cashier

BANK DRAFT

A Personal Check is in reality nothing else than a form of sight draft drawn by an individual upon a bank in which he has deposited a certain sufficient sum of money. The chief difference, then, between a check and a bank draft as a medium of exchange, is that a check is *issued by an individual* and carries with it, therefore, only the surety of his personal credit, while a bank draft, since it is issued by a bank, carries with it the prestige of the bank's credit. A bank draft drawn upon a bank located in a financial center circulates freely without cost of exchange; its use is consequently preferable to that of a personal check when the remittance is to be sent a great distance. In connection with the use of personal checks, the question of collection charges is of great importance. (See page 67.)

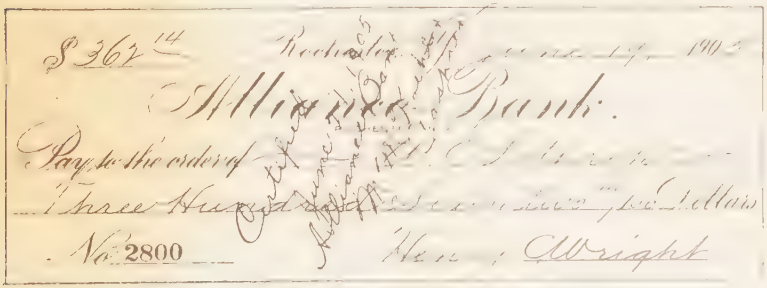
For the remitter, a check is quite as safe as a draft, and at the same time it is much more economical and convenient. It is personal property and may, as long as there is money in the bank to meet it, be made out at any time or under any circumstances that the business needs of the drawer may dictate. It is also a complete instrument of exchange, for it bears upon its

face the amount, the name of the receiver, and the signature of the remitter. It returns into the hands of the sender indorsed with the signature of the receiver, thereby becoming a personal receipt for the amount remitted. No check or draft should ever be drawn payable to bearer, either on its face or by blank indorsement, for it can then be fraudulently negotiated by any dishonest person into whose hands it may fall, much more easily than when it is made payable to the order of a designated payee.



PERSONAL CHECK

A Certified Check is merely a personal check across the face of which is written or stamped the word "Good," or "Certified," dated and signed by the cashier (or paying teller) to show

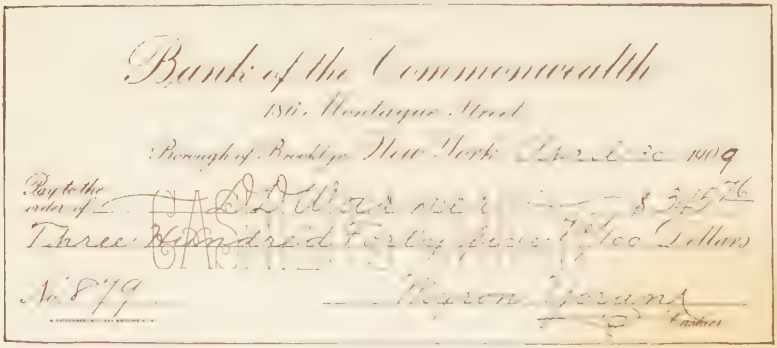


CERTIFIED CHECK

that the bank holds money of the drawer sufficient to cover the check. In this way the credit of the bank is entailed in the issue of the check, which comes thereby to have the prestige of a bank draft. The fact of certification increases, as it were, the

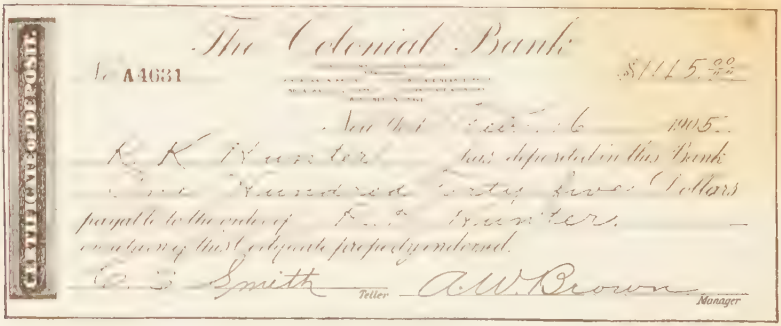
financial backing of the check, which, as a result, can be more easily negotiated than an ordinary personal check. This form of exchange is, therefore, an exceedingly convenient means of remitting money to a person who lives at a distance and is unacquainted with the validity of the remitter's credit.

A Cashier's Check is a check drawn by a cashier upon his own bank. As a means of exchange, it is equivalent to a certified check or bank draft. Usually it is issued by banks in great money centers like New York instead of a bank draft, because their location, unlike that of smaller outside banks, enables them not only to issue, but to redeem their own exchange. It is really a sight draft drawn by a bank upon itself.


Bank of the Commonwealth
186 Montague Street
Borough of Brooklyn New York June 2c 1909
Pay to the order of A. Dillard & Co $ 315.76
Three Hundred Fifteen 76/100 Dollars
No 879 Mason Graves Cashier

CASHIER'S CHECK

A Certificate of Deposit is a form of receipt issued by a bank to a depositor for the amount of his deposit when it is not his


CERTIFICATE OF DEPOSIT
The Colonial Bank
No A4631 $1175.00
New York June 6 1905
R. K. Hunter has deposited in this Bank
Eleven Hundred Seventy five Dollars
payable to the order of R. K. Hunter
on return of this Certificate properly indorsed.
C. S. Smith Teller A. W. Brown Manager

CERTIFICATE OF DEPOSIT

purpose to draw out his money by checks. It may be negotiated by indorsement like any other negotiable instrument, and is occasionally used as a means of remittance.

Collection and Exchange. — The New York Clearing House has adopted rules which require that all members of the Clearing House Association, as well as all banks making settlements through the Clearing House, charge from one tenth to one fourth of one per cent for cashing and collecting any check or draft drawn upon an outside bank. Checks and drafts drawn upon certain large cities near New York, such as Boston and Philadelphia, are, at the discretion of the paying bank, exempt from this charge. Similar rules, with reference to collection charges, govern the members of clearing house associations in other cities. These rules are not arbitrary, but are based upon conditions which inevitably result from the inequality of trade between different parts of the business world; and if the student would understand the law of exchange, which is the basis of all collection charges, he should study carefully these conditions.

Every large city sells extensively to smaller places in the surrounding country. Its sales to any one of these places greatly exceed its purchases from that place. These purchases must be paid for, and consequently various forms of exchange are constantly moving from country districts to small towns, from small towns to cities, and from small cities to large cities. The ultimate converging point of this movement in any country is its largest city or distributing center, which in the United States is the city of New York. In making remittance for his purchases in the city, it is convenient for the country buyer to use his own check upon the local bank in which his money is deposited. The result is that the larger cities are flooded with local checks drawn upon banks in outlying districts. If the same volume of exchange were moving toward the country districts, the demand in the city for drafts upon country places would equal the supply, and all such exchange would then be accepted at its face value. But inasmuch as in the city the supply of country checks greatly exceeds the demand, the city

banker is obliged to send them back to the banks upon which they are drawn, and for this trouble and inconvenience he makes a charge. In order that this charge may be uniform, the association known as the Clearing House has adopted the rule stated above.

It will be seen that the country buyer, in making remittance for his purchases, will be required by his city creditor either to pay the collection charge on local checks or to use such exchange in remitting as will be accepted by the creditor's bank at its face value. Inasmuch as New York is the largest financial center in this country, drafts on New York banks are in demand everywhere for use in making remittances. This demand for New York exchange it is the business of the banker, especially the banker outside of New York, to supply. He is eager, therefore, to accept without charge all checks and drafts on New York, which he may return to his New York correspondent and for which the latter will give him credit. If the amount of New York exchange purchased by the country banker does not equal the amount issued, the difference must be remitted to his New York correspondent in currency. This, then, is the reason why there is seldom a collection charge on a New York check or draft anywhere in the United States.

A check or draft drawn on a bank in a place of lesser financial importance will circulate freely at par within the limits prescribed by that place's financial influence; beyond that sphere of influence such exchange begins to depreciate. In other words, local exchange has a *place* value, and this fact should be taken into consideration by those who would attempt to use it to cancel an indebtedness in some other part of the world. A debtor in Binghamton, for instance, should not send to New York his personal check without adding to the amount of his indebtedness a sum sufficient to pay the collection charge which will be made at the creditor's bank; nor should a debtor in Greenville, Ill., send to his Chicago creditor a check on a Greenville bank without making a like provision to meet the collection charge that may be made in Chicago.

This law of trade and exchange that is in operation between

different places in the same country, determines also the price of foreign exchange. If a draft on London costs in New York more than its face value, this simply means that New York is buying more from London than London is buying from New York, and that London exchange is in demand to pay the difference which is in London's favor. On the other hand, if foreign exchange is below par in New York, it is an indication that we are selling more than we are buying; that we are the creditors, they the debtors, and that New York is receiving a larger supply of foreign exchange than can be used there.

A Letter of Inclosure should contain a precise statement of what the inclosure is and the purpose for which it is sent.

A letter containing a remittance should *always* contain a statement of whether the remittance is in the form of a check, draft, note, express money order, or the like, as well as a statement of the amount of the remittance and of how it is to be applied to the account or accounts of the sender. If, then, by any mistake, the wrong remittance is inclosed, a statement of the form in which it has been sent makes it easier to detect the error; and, if the amount of the remittance does not correspond with the amount stated in the letter, immediate inquiry can be made into the cause of the discrepancy.

An exact statement of the amount inclosed adds to the facility with which a remittance can be handled and properly credited on the books of the creditor; while, in cases where more than one debt is due, a statement of how a payment is to be applied may sometimes involve an issue exceedingly important to both debtor and creditor. For the Statute of Limitations operates in such a way as to bar the recovery of a debt after the lapse of a certain number of years — six years in many states (in others two, three, four, or five) — from the date upon which the debt fell due, if no payment of any kind is made after that date toward paying the debt. Now, if the debtor in making his remittance does not state exactly how the payment is to be applied to his accounts, the creditor may generally apply it as he sees fit. In case he does apply it as part payment of an old debt, that debt is thereby revived from the date of such payment for another period of six

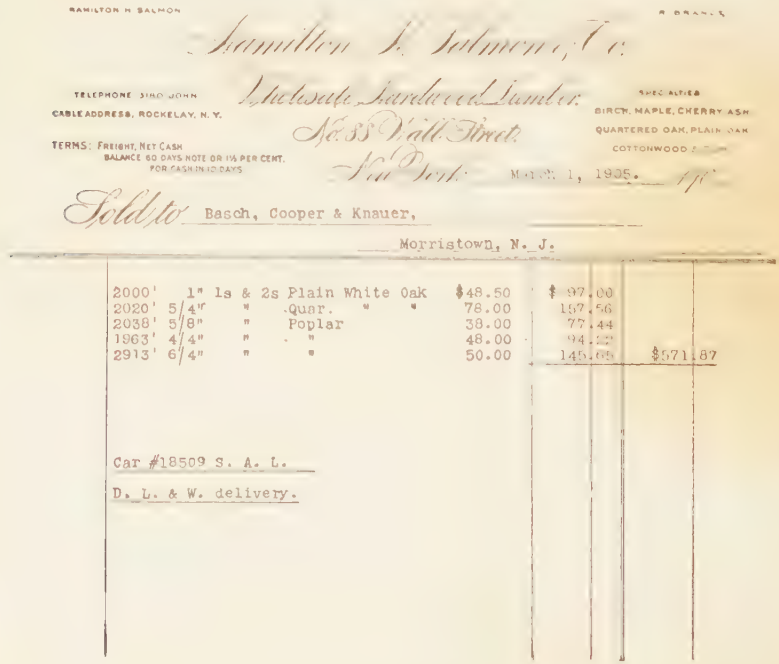
years (or two, three, four, or five, according to the state). But a creditor can not make such application of a remittance to his own advantage if the debtor states for what part of his indebtedness he wishes the remittance to be part or complete payment. For a payment must in all cases be applied exactly as the debtor directs.

EXERCISES

1. Write a letter to Rulif V. Lawrence, Freehold, N. J., informing him that you have effected a lease of his farm, for a yearly cash rental of $600.00, to Milton Webster, whom you know to be a capable and reliable man. Inclose your check for the amount of the first quarter's rent, less your commission of 2%, $12.00, for transacting the business.

2. Write a letter to J. W. Flemming & Co., 93 Great James St., Toronto, Ont., inclosing your check in their favor on the Second National Bank of your place for $961.45, the amount of your note for $[illegible] and interest. Ask them to return the note.

3. You have received the following invoice. Write a letter inclosing a New York draft to cover the amount less 1½% discount for prompt payment.



HAMILTON H. BALMON

Hamilton H. Balmon & Co.

TELEPHONE 3180 JOHN
CABLE ADDRESS, ROCKELAY, N. Y.

Wholesale Hardwood Lumber
No. 38 Wall Street
New York

SPECIALTIES
BIRCH, MAPLE, CHERRY, ASH
QUARTERED OAK, PLAIN OAK
COTTONWOOD

TERMS: FREIGHT, NET CASH
BALANCE 60 DAYS NOTE OR 1% PER CENT. FOR CASH IN 10 DAYS

March 1, 1905.

Sold to Basch, Cooper & Knauer,

Morristown, N. J.

2000'	1" 1s & 2s Plain White Oak	$48.50	$ 97.00	
2020'	5/4" " Quar. " "	78.00	157.56	
2038'	5/8" " Poplar	38.00	77.44	
1963'	4/4" " "	48.00	94.23	
2913'	6/4" " "	50.00	145.65	$571.87

Car #18509 S. A. L.

D. L. & W. delivery.

4. Write a letter to Charles D. Thomas, Mobile, Ala., inclosing a draft drawn by the Second National Bank of your place, Maurice L. Jenks, Cashier, on the Corn Exchange Bank of New York for $456.00 in settlement of your account. Also write the draft for Cashier Jenks, making it payable to your order. Indorse the draft to the order of Charles D. Thomas. See illustration below.

5. Stephen A. Ludlow, Canton, Ohio, holds two of your notes, aggregating $100.00, and both are past due. You also owe him $150.00, which is not covered by either of the notes. Send him a remittance of $100.00, giving very definite instructions as to how you want the payment applied. Use exchange in making remittance that will furnish you with a receipt for the money paid.

6. Using exchange that will be accepted without question by a firm to whom you are unknown, write a letter to the Pennsylvania Railroad Company, 1351 Broadway, New York, and ask them to send you immediately a thousand-mile ticket.

7. Write a letter to a bank in your place, in which it is assumed you have money deposited, ordering a draft on your nearest financial center. Inclose your check for the amount of the draft ordered, adding $\frac{1}{10}\%$ exchange.

8. Remit by letter to Utz & Dunn, Rochester, N. Y., for their invoice of shoes of recent date, amounting to $546.00, purchased on terms of 2% discount in ten days, net thirty days. You have returned one case of shoes because it was not equal in quality to the sample. Deduct the cost of this case, $38.40,

as well as the 2% discount for payment in ten days, and inclose your check for the amount due.

9. The Grand Rapids Furniture Company, Grand Rapids, Mich., shipped you on the first of the month furniture amounting to $768.00, on terms of 2% discount in thirty days, net sixty days. You find that you will not have the money with which to discount this bill. Write the Grand Rapids Furniture Company and ask them if they will accept your interest-bearing note for thirty days, and allow you the 2% discount on this invoice.

10. The Grand Rapids Furniture Company have accepted the proposition mentioned in Exercise 9, and have sent you a bank note to sign and return. Write your reply to their letter and inclose the note.

11. The premium on your insurance policy No. 119,002 in the New York Life Insurance Co., 456 Broadway, New York, amounting to $72.40, falls due September 8. You are allowed thirty days' grace, and charged thirty days' interest on the premium at 5% if you do not pay until October 8. Write the letter that would be required on October 8 and inclose your certified check for the amount of the premium and interest.

12. Remit by letter $322.50 to Herr Hermann Zwarg, am Hof 18, Köln, Germany. In making this remittance, use exchange that will be accepted in Cologne (Köln is the German form of Cologne) at its face value.

13. Write a letter to the Colonial Bank, 66th St. & Broadway, New York, and inclose for deposit the following: A. J. Wilson's check drawn to your order on the First National Bank of Buffalo, $345.00; Charles T. Gloo's check, drawn to the order of Robert Steele, and by Steele indorsed to you, on the Herkimer National Bank, $189.75; draft No. 345, drawn by the Fourth National Bank of Pittsburg on the Corn Exchange Bank of New York, $322.50. Indorse the checks and draft to the Colonial Bank.

VII. CREDITS AND COLLECTIONS

Not only is there no uniform practice in handling credits and accounts, but some houses, especially in the retail trade, have no consistent policy either in extending credit or in making collections. The reason for such a difference in custom may be looked for in two circumstances: first, the commercial and financial status of credit customers is different in different kinds of business; second, the rigor with which a credit policy is maintained will often be determined by a firm's supply of capital, or by the activity of the money market. It is also sometimes greatly influenced by individual caprice.

If all of a firm's customers occupy similar positions financially, a uniform policy may be adopted and successfully carried out. The patrons of a wholesale or a manufacturing business are themselves usually business men who have capital, credit, and a business reputation; credit relations with them may, therefore, be established upon a definite basis, and the procedure in any given case will be the result of that well-defined understanding which a wholesaler or manufacturer always has with his customers. Upon all invoices and statements will be found the terms of the sale. The credit period of different houses may vary, but it is always definite. The date upon which the buyer agrees to pay is fixed, and default of payment upon that date will usually result in the creditor's sending a statement bearing, stamped upon it, some reminder of the debtor's delinquency, such as, "Duplicate," "Please remit," or the like; or he may send a form letter, a personal letter, or even draw a draft upon the delinquent and send it through the banks for collection. Just which method the creditor will employ in any particular

case will depend upon the importance of the delinquent customer's trade, his reputation for prompt or tardy payment, and to a very great extent upon the rigor with which the creditor's general collection policy is maintained. Special discounts are usually offered to buyers to induce them to pay cash, and the success or failure of a business is often determined by discounting or failing to discount all bills. Through financial agencies, like Bradstreet's, the business world is kept informed of the credit standing of business concerns; a credit standing is the business man's most valuable asset, and he can not afford to allow it to depreciate by letting his bills run beyond the date upon which they fall due.

While the basis of a business man's credit is his financial rating, that of a salaried person is often only his income and general reputation. This fact renders it much more difficult for the retail merchant to apply successfully definite rules to the collection of his accounts. While some pretense of a general policy toward all credit customers is usually maintained, the attitude of the debtor, especially the delinquent debtor, which is of course an all-important element in connection with making collections, is here determined by many and varying considerations, and any policy that will meet all conditions must be very flexible. Monthly statements and follow-up form letters are employed here as in the wholesale business; but in practice there is no uniformity among retail dealers with reference to collections, and, consequently, the time beyond which a debtor may not let his account remain unsettled is usually very indefinite.

Letters Requesting Payment. — All debtors to whom letters requesting payment need to be written may usually be divided into two classes:

First, those who, though they are sometimes or even frequently dilatory in paying bills when they become due, are nevertheless customers that a business house can ill afford to lose.

Second, those who, because they are dishonest or hopelessly slow and irregular in the settlement of their accounts, are unde-

sirable debtors with whom further business transactions will mean only further and larger chance of loss and annoyance.

In dealing with the first class, extreme care must be taken to avoid in a letter requesting payment any statement or attitude that would be liable to destroy the pleasant and profitable relations previously existing between the writer and his correspondent. This is not easy to do, for in some way or other a personal letter, however guarded and polite, will frequently irritate a man who prides himself on what he believes to be scrupulous care in settling accounts. Such irritation may mean the partial or total loss of such a correspondent's orders. Some business houses have therefore adopted a courteously stated printed form, which does not carry with it the same pointedness that a personal letter necessarily does. Such a printed form, on the contrary, implies that it is sent out at certain times to all debtors, and it is consequently nothing but an impersonal way of calling attention to the exact condition of a debt in regard to amount and length of time elapsed since it became due.

If no response is made to such a notice within some reasonable time fixed by the business policy of the creditor, a personal letter may then be written. This should be based, as far as possible, upon the probable reason for the delay. If a debtor, on account of temporary financial difficulty from which the creditor has reason to believe he will be able to extricate himself, is unable to meet his obligations, this fact should be taken into consideration, and a letter written under such circumstances should of course be different in tone from one written to a man who carelessly allows his bills to become overdue. Just what form a personal letter should take must be determined on the merits of each case as they are known to the writer. A letter requesting payment should include a statement of the writer's position in regard to the debt in question, giving as clearly and courteously as possible the causes which compel him to ask for a settlement. The following is a letter (slightly modified) which was sent by a large producing concern to a firm of delinquent debtors who had asked for an extension of time in which to meet their account:

Empire Coal & Coke Company
of Philadelphia
Miners and Shippers
Bituminous and Gas Coal and Coke
Commercial Building, 21-25 Ferry St.

New York, January 13, 1905.

Messrs. Truman & Lewis,
Springfield, Mass.

Gentlemen:

Replying to your letter of the 11th instant, asking for an extension of time in which to meet your account which fell due on Dec. 15 last, we would say that we mine our products and carry them more than a year before they reach the consumer. It is therefore imperative that dealers pay us promptly when their bills for fall shipments become due.

We have on our books more than twenty-five thousand customers, any of whom are liable to ask the same favor for reasons which to them seem as good as yours. You will see at once how impossible it would be for us to grant all such favors. We treat all customers alike, and we are, as a result, compelled to adopt the rule of not granting extensions.

Our terms are more liberal than those of our competitors; our bills maturing on Dec. 15, while theirs fall due on Dec. 1. This gives the dealer the best part of the selling season before our bill needs attention. We believe you must grant the justice of our position, and we shall expect a remittance from you very soon.

Yours very truly,

H. G. Munger,
Eastern Manager.

The foregoing example of a letter requesting payment illustrates one of the most important points to be observed in such

letters; namely, *the avoidance of any implication whatsoever that the debtor is unwilling or unable to pay.* Moreover, the creditor's position is well sustained by circumstances which are clearly set forth. Many contingencies that call for the payment of outstanding debts may arise, such as the dissolution of a partnership, in which the respective claims can not be adjusted until all accounts have been converted into cash, or unexpected drains upon a creditor's resources through a bad business season, strikes, failure of contracts, or the like. A statement of such causes not only gives force to the request, but at the same time it furnishes an implied excuse for what might otherwise seem merely an uncalled-for demand.

The second class of debtors calls for an entirely different kind of treatment. For, since their patronage is no longer desired, the only purpose involved in writing to them a letter requesting payment is the immediate collection of the debt. But even in cases of this kind it is not always wise to be severe at the very beginning. It is sometimes easier to lead a delinquent debtor into paying his bills than it is to force him. When, however, courteous treatment brings no results, it becomes necessary to take harsher measures. The law may be invoked and the debt placed in the hands of an attorney. When the creditor has determined to enforce payment, a letter like the following will often bring a remittance:

Louisville, Ky., June 5, 1914.

Messrs. A. F. & W. F. Merritt,
Wilmington, Del.

Gentlemen:

We regret the necessity of once more calling your attention to the inclosed account, which, as you know, is long past due. Our repeated requests for a remittance have been ignored, and further delay in this matter is out of the question. Unless we hear from you by Monday, the 12th instant, your account must pass to the hands of our attorneys for collection.

Very truly yours,

The following genuine letter illustrates the policy adopted by a wholesale firm in dealing with an emergency of this kind:

Hammacher, Schlemmer & Co.

HARDWARE, TOOLS, SUPPLIES
& PIANO MATERIALS.
4TH AVE & 13TH ST.

IN YOUR REPLY REFER TO DEPT. "G" INDEX NO. 4318. NEW YORK CITY Feb. 28, 1905.

Jones Mfg. Co.,
837 West 12th St.,
Milwaukee, Wis.

Gentlemen:-

Referring again to the matter of your past due account and in response to your letter of the 25th:

We are somewhat surprised that you did not accept our proposition to settle this account with a 60-day note as it seems to us this is meeting you more than half way. We have repeatedly advised you that our terms are strictly 30 days net, which we interpret to mean settlements on or before the 15th of each month for all goods purchased during the preceding month - and inasmuch as you have already had more than 60 days' time on the items in question, we feel that the note proposition is a very liberal one.

In view of your refusal to accept the above we must insist on receiving your check for the full amount, $438.12, by the 15th prox., otherwise we shall place this account in the hands of our attorneys for collection.

We will ask you for an immediate reply to this letter.

Very respectfully yours,

Hammacher, Schlemmer & Co.

Dictated
DP. to ER.

There are two things to be avoided in writing letters demanding settlement in forceful language:

First, if there has been a running account about which any dispute has arisen, so that the amount of the debt is not accurately known and acknowledged by both persons concerned, it is imperative that no direct statement of the creditor's claim

be made in any letter, unless the amount named is what the creditor would be willing to bring suit for in case that expedient has to be resorted to at last. This is necessary because, in case of litigation, a letter containing an offer of settlement for an amount less than that demanded in the complaint is admissible as evidence, and as such precludes the possibility of recovering any larger amount. Either party to the suit may, however, after the summons has been served, make on any basis an offer of settlement which is *not* admissible as evidence. There is no reason why a statement of a debt should not be made in a letter requesting payment if there is no question as to the amount of the claim. In fact, such a statement should be, and is, usually made.

Second, it may be stated as a general principle that, in letters requesting payment, any legal action contemplated in connection with the collection of a debt should, if possible, be made to appear an expedient which the writer will reluctantly be forced to adopt if the debt remains unpaid. Threats, for the most part, are useless, and it is particularly important that no probable course of proceedings through the law should even be intimated in letters of this kind unless the writer is completely prepared to take such action if necessary.

The language of such correspondence, however forceful, should never become under any circumstances such as might be held to be a libelous reflection upon the character or conduct of the person to whom the letter is written. There have been, in the past, collection agencies whose policy it was to attempt the intimidation of debtors by seeking to make public through the use of the mails facts connected with their indebtedness. Envelopes have been used on which appeared pictures of uniformed collectors or printed matter intended to frighten the receiver by advertising the assumed or actual condition of his business affairs. Postal cards have also been used, not only by such agencies, but by a certain class of business men, to convey openly threats and statements defamatory of the addressee's character or commercial standing. The postal regulations now pronounce unmailable postal cards or envelopes upon which is

written or printed anything that might directly or indirectly tend to hurt the reputation or the business of the receiver. It is further to be noted that written or printed matter, whether on postal cards or envelopes or in letters, which would come within the scope of the laws of any state against libel, blackmail, or extortion, makes the sender punishable by severe penalties.

EXERCISES

1–4. Write letters asking for remittances, assigning in each one of the following reasons:

(1) Because some of your customers, who are usually prompt pay, are delinquent.

(2) Because of a prolonged strike which has retarded your business.

(3) Because of an epidemic of typhoid fever which has prostrated trade in your locality.

(4) Because of the unexpected failure of one of your largest customers, who has made an assignment from which you will not be able to realize more than twenty-five cents on a dollar.

5. William S. Baer of Ilion, N. Y., is a customer of yours whose business with you is considerable. He is sometimes slow in remitting and is just now unusually delinquent. He has received several statements of his account for the last three months with a request to remit, but he has paid no attention to them.

Write him a request for payment, pressing him as closely as you think you can without giving offense. The two points that have about equal weight with you, as you write, are, that you have immediate need for the money, and that you do not wish to lose his trade.

6. You shipped an invoice of goods amounting to $275.00 to the Thompson Clothing Co. of Trenton, N. J., about two months ago on terms of thirty days' credit. This concern had no rating in the reports of Dun or Bradstreet but upon their own representation and that of the Second National Bank of Trenton your salesman urged you to extend to them a small credit. Information comes to you now that they are not paying their bills.

Write them a sharp letter demanding the immediate settlement of their account. Make it appear that this demand and the consequences which will follow further delay are the result of a fixed business policy toward all delinquent debtors. Your letter should be dignified and respectful, but it

should be so worded that the proceeding you are about to take will appear to be the inevitable result of circumstances for which they are themselves wholly responsible. Do not use in this or other letters the language of the book.

7. Address a letter to McDermott & Enright, attorneys, Trenton, N. J., setting forth the facts noted in Exercise 6. Tell them that the Thompson Clothing Co. misrepresented to you their financial standing by overstating their assets and understating their liabilities. Ask them to advise you at once whether it is possible, under the circumstances, to get an attachment against this company.

8. You have had a running account with Robert A. Williams of your place for over two years. Goods have been bought and sold, money has been paid and services rendered. The last transaction is dated over six months ago. Your books show that Williams owes you $250.00, but you have been unable to get a settlement. He has ignored your several requests for an appointment for the purpose of having an accounting, and you have good reason to think that either he has no records and does not believe he owes you anything, or that he is willfully avoiding a settlement. In preference to assuming the expense and taking the risk incident to litigation, you would settle for considerably less than you would be justified in demanding in case he compels you to bring suit.

Write him a forceful letter requesting the settlement of his account. Avoid making reference to the exact amount due as shown by your books. Insist, however, upon an accounting, and let your letter be in the nature of an ultimatum.

9. Suppose yourself to be a manufacturer. Among your best patrons is Mr. W. N. Wright of Port Henry, N. Y. He is not only one of the largest buyers on your list, but one of your most desirable customers in the matter of prompt settlements. It has never been necessary to ask him for a remittance, and you have been careful for years to avoid sending him anything bearing the slightest resemblance to a dunning letter. Through some misunderstanding on the part of your office force during the temporary absence of your credit man, a statement of his account up to a certain date was rendered him together with a request to remit. You have received a prompt acknowledgment inclosing a draft to cover the amount of the statement rendered, accompanied by a request for a statement of his indebtedness to date. This you can interpret only as implying his intention to discontinue business relations.

Write such a letter as the circumstances call for.

10. You have been doing business with Brickner & Havemeyer, Jacksonville, Fla., for a number of years. They have been most prompt in settling their account until very recently, when they have kept you waiting much longer than the circumstances of your business will allow.

Write them a letter explaining the conditions which compel you to ask for prompter payment, but take the greatest care to avoid the least implication that you would have anything other than the long-standing cordiality continue in your business relations. Make your letter clear and firm, though mild and friendly.

11. Two months ago Morse, Stevens & Son, Ilion, N. Y., dealers in strawberries, opened an account with you. They have purchased shipping boxes and crates to the amount of $162.00, but have as yet made no settlement. Their bill is two weeks overdue and you are compelled to ask them to remit without further delay. State that your terms are cash and that accounts are carried from month to month only to accommodate some few of your customers. Your letter should be courteous but forceful.

12. L. D. Fleming, a customer of yours, has for years been slow pay, and you are now determined that he shall either settle his accounts when they fall due or you will deny him further credit. Write to him, stating your side of the case clearly and briefly, and request that he remit at once his check for the amount of the last two months' purchases. Let it be apparent that the nature of your business and your small margin of profit make it impossible for you to carry so irregular an account.

13. You have written twice to Carlton C. Cook during the last fortnight with reference to his bill for the month of January, and you have received no reply. You feel that further delay is impossible, and you write to him to that effect, stating that unless you hear from him immediately you will reluctantly be compelled by the operation of a fixed business policy to place his account in the hands of your attorney for collection.

14. Your terms are cash. Morris, Eckman & Company bought from you last week, with the understanding that payment should be immediate, a large invoice of medical goods. Write to them, calling attention to the fact that as yet you have not heard from them. Be courteous.

15. Little, Tuttle & Morse, Printers and Engravers, 16 East Clark St., Baltimore, Md., have for years been customers of yours. Their payments have always been prompt, and you have reason, therefore, to believe that some oversight or mistake is responsible for the fact that you have not yet received a remittance for their March bill.

Write them a very courteous letter in which you mention that their customary inclosure of check for last month's account has not been received. You accordingly take the liberty of asking them whether they have sent it as usual. Make it clear that you ask, believing that some error must be responsible for the delay.

16. Bashman & Cortini dispute with you the amount of their indebtedness. You have gone over their account carefully and are positive that you have made no mistake. You, therefore, are in no wise inclined to accept the amount they claim is due, and you state in your letter to them that you will bring the case to court rather than lose the difference. Be exceedingly firm.

17. Last week you sent to Samuel J. Lother a statement of his account marked "Duplicate" in accordance with your fixed policy in making collections. This is the first time that Mr. Lother has been dilatory in payment, and he has taken offense at your reminder. Yesterday you received from him an exceedingly curt letter, demanding immediately a statement of his account to date, and asking what you meant by sending him a "Dun."

Write him a conciliatory letter. Do not take on a humble tone, but explain that such a duplicate statement is sent out by your house to all customers after a certain number of days have elapsed since the sending of the original statement. Make him feel that there was not the slightest personal element in your action, but that it was a part of the mechanical routine of your business. Explain, in brief, your reasons for adopting such a general policy. Remember that he is a valuable customer.

18. You are engaged in the manufacture of farming implements, and have received from a distant firm a letter inclosing a large order, the first they have sent you. Inasmuch as they give no reference and make no mention of how they propose to pay for the goods ordered, the task of replying is rather difficult. You wish to secure their trade, but you should satisfy yourself as to their standing before extending to them a term of credit. In your reply call their attention to the fact that it is your invariable rule not to ship goods to strangers without an understanding in regard to the terms of the sale. State that you do not find their financial rating in the reports of Dun or Bradstreet. Suggest shipping the goods C. O. D.

19. Write a letter to Abraham Levy, calling his attention to the fact that his account is now past due. State that you have obligations maturing in a few days and ask him if he will honor your three-day draft for the amount due.

20. Write a second letter to Mr. Levy two weeks later. Call his attention to your former letter and remind him that the circumstances entitled you

to the courtesy of a reply. Give the amount of his indebtedness and ask for a remittance at once.

21. Let your third letter to Mr. Levy, ten days later, be a demand for the immediate settlement of his account. Refer to the two former letters which he has ignored, and inform him that unless you receive his remittance by the —— (fix this date about five days from the date of your letter), you will be obliged to place the account in the hands of your attorney for collection.

22. You have just received notice from a Notary Public that a sixty-day note, dated April 19, 1905, made by E. R. Conkling in your favor for $345.00, and indorsed by you to the Traders & Importers Bank of your city, has been protested for non-payment. You know Mr. Conkling to be a man of ample means and excellent standing in the community. Write him such a letter as the circumstances require.

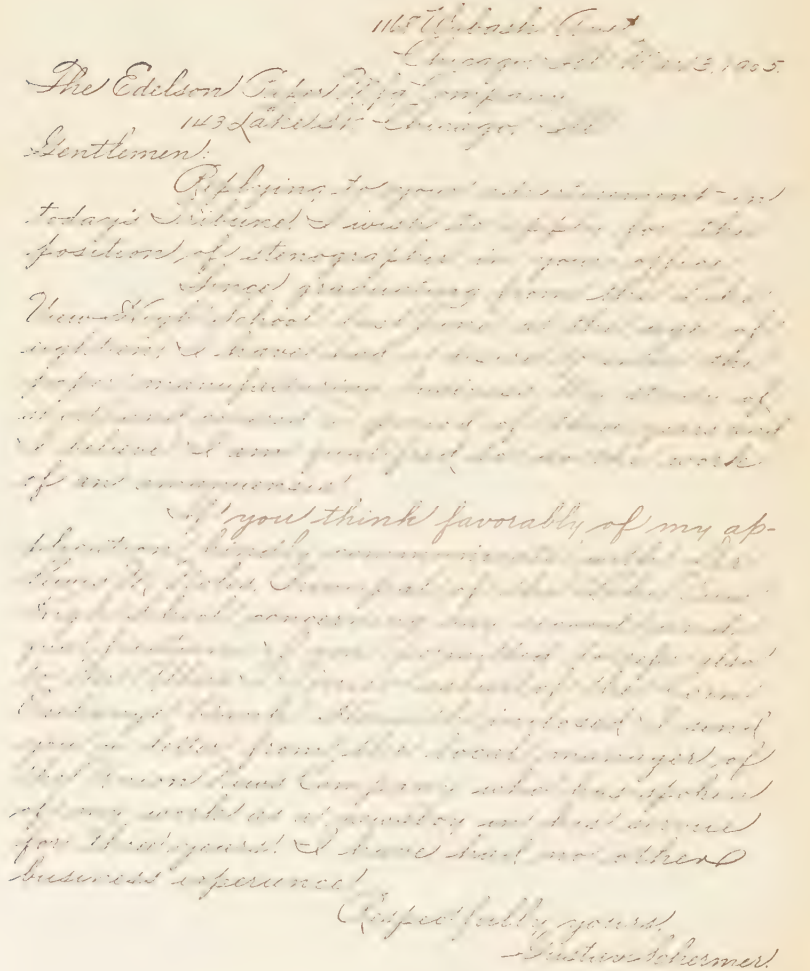
23. Write for Mr. Conkling a reply to the letter in Exercise 22, assigning some reason for neglecting to meet the note at maturity. Make full provision for taking up the note and paying the protest fees at once.

VIII. LETTERS OF APPLICATION

A LETTER of application should be written with all possible attention to the minor mechanical details of form and appearance. Neatness of arrangement, correct spelling, and a proper use of capitals, grammatical construction, and punctuation are absolutely essential; for a letter in which these fundamentals have been neglected obviously frustrates the primary purpose of an application, which is, before all else, the immediate creation of a favorable impression in the mind of the person to whom it is written. But a letter of application should be something more than a correct form neatly written. It should be a concise, and yet personal and adequate, expression of the writer's specific qualifications, desires, and individuality. Therefore, notwithstanding the fact that it should conform rigidly to all the requirements of good usage, it should not be hackneyed or stilted. Plainness, straightforwardness, manliness, freedom alike from any show of assurance or the least trace of timidity, are the most desirable attributes of such letters, while prolixity in the statement of previous business undertakings is perhaps one of the worst faults. When speaking of yourself or your own achievements be as brief as the circumstances will allow.

A letter of application may be divided into three parts: first, an introduction containing some statement of why the application is made, whether it is in reply to an advertisement, or from the unsolicited desire of the writer to enter the service of the person addressed; second, a statement of the writer's age and qualifications, mentioning names for reference, and credentials, if any have been inclosed; third, a statement of the writer's personal desires in view of which the application is made.

The student should study carefully the following examples. The first is intended to show what would be, in form and wording, an acceptable letter of application for a position of minor importance. The second is such a letter as might be written in making application for a position in which a comparatively unusual kind of experience and ability is required.



68 West 84th St. New York,
July 17, 1905.

Mr. Charles E. Briscoe,
President of the International Rubber Co.:
183 Broadway, New York.

Dear Sir -

Mr Henry H. Griswold, Manager of the Foreign Department of the Providence Rubber Co. has recently told me that you intend to create a department of foreign correspondence in connection with your European business. Mr Griswold also informs me that you wish to place in charge of this new department some one who has had experience with the French, German and Italian rubber trade.

I was for a period of four years in charge of the office of the Goodyear Rubber Co. at Paris, and later I was sent by them to investigate and open as far as possible their yet undeveloped Russian market. My acquaintance, therefore, with the actual conditions which prevail in the European rubber trade has been broad and personal.

With reference to the other requirements that are important in connection with such a position, I might add that I speak and write French, German, and Italian fluently. I am thirty four years of age. By permission, I refer you for further particulars concerning my work and experience to my present employers, The Goodyear Rubber Co. 185 Broadway, New York.

Yours very respectfully,
Franklin L. Kimington

EXERCISES

1–6. The following advertisements were taken from the metropolitan dailies. Note carefully the conditions stated and write letters of application for the positions:

(1) *Wanted.* A man to start at bottom with publishing house and advance when proficient; experience unnecessary; good references required; congenial work paying at first $15.00 weekly. Address Coryell, 150 Fifth Ave., Room 714.

(2) A young man of neat appearance wanted as assistant manager and treasurer for specialty office business; salary to start $18.00 per week; $500.00 cash security required. Address, stating age and prior occupation, Permanent, 244 Herald.

(3) OFFICE assistant in factory; intelligent young man; must be good penman and accurate at figures; one with stenography and typewriting experience preferred; salary moderate. Address, stating age, experience, references, and salary expected, Permanent, 221 World.

(4) Wanted. Boy stenographer, understanding Underwood machine; beginner preferred. Answer by letter only, stating salary expected. The Gotham Rubber Co., 45 South St., City.

(5) CORRESPONDENT. Intelligent correspondent to handle mail-order department in mercantile establishment; must be resourceful, original, creative, practical; permanency with advancement; state age, experience, references, and salary desired. Address Correspondent, 329 Herald.

(6) BOY for office work; must know how to file letters and write a good hand; state salary and references.
H. E. 313 Journal.

7. The First National Bank of your city has asked an acquaintance of yours to recommend a young man to take charge of their Depositors' Ledger and assist in general bookkeeping. Apply for this position, giving age, educational advantages, and experience, if any. Inclose two letters of recommendation and give references. Make it appear in your letter that present salary is not so much an object as the prospect of advancement.

8. Mr. Walter H. Eddy, a classmate of yours in high school, and a lifelong acquaintance, has just been appointed Consul at Venice. He will be allowed seven hundred dollars yearly for the services of a secretary. You desire to spend a few years in Italy. Make application to Mr. Eddy for this position.

9. Write a letter applying for some position you would like to obtain.

IX. LETTERS OF INTRODUCTION AND RECOMMENDATION

A Letter of Introduction is written for the purpose of introducing the bearer of the letter (a person known to the writer) to some other person known to the writer, but with whom the bearer is unacquainted. It does not usually contain any form of recommendation or indorsement, but it assumes that the bearer and the receiver will, when they meet, establish relations conducive to their mutual interest and advantage. Such a letter carries with it an implied attitude of esteem and trust on the part of the writer toward the bearer, and should of course never be written unless previous circumstances have proved that the person to be introduced is thoroughly worthy of any confidence that might be reposed in him. A letter of introduction should never be addressed to any one with whom the writer is not well acquainted, and likewise, it should never be made an unnecessary intrusion upon the receiver's time and attention. For the fundamental supposition upon which this form of letter rests is that it will be agreeable, and perhaps profitable, for the receiver to meet the person to whom the letter is written. A letter of introduction is practically never mailed, but is presented by the person to be introduced. The envelope is therefore not sealed.

Office of the First District,
Department of Internal Revenue,
New York, June 19, 1911.

Mr. Charles B. Tillet,
Newport News, Va.

Dear Sir: — This will introduce to you Mr. William L. Carroll, who has recently been appointed

District Collector of Revenues in your city. I have known Mr. Carroll intimately for a number of years, both while he was Auditor of the Department of Customs and while he was Chief Inspector for the Port of New York. I will not presume to speak of his character or of his very eminent qualifications for the position to which he has been promoted in the government service, for they will speak for themselves after you have known him even a very short time.

Yours very truly,

Augustus L. Leyland.

It is courteous to acknowledge briefly the receipt of a letter of introduction. The following shows the correct form in replying to the above letter:

Newport News, Va.,
June 23, 1911.

Mr. Augustus Leyland,
Dept. of Internal Revenue,
New York, N. Y.

Dear Sir, — Your letter of June 19th introducing Mr. Carroll has been received. I wish to thank you for the great pleasure that I anticipate in becoming more intimately acquainted with him.

Yours truly,

Chas. B. Tillet.

Letters of Indorsement. — A letter of indorsement is a letter that, in introducing a person to the addressee, lays stress upon his commercial or financial responsibility. It is a more definite form of the letter of introduction, and it demands even more care on the part of the writer in making sure of the character and capability of the person for whom it is written. In a way the writer becomes morally, if not in fact legally, responsible should the person indorsed fail to fulfill obligations incurred in any resulting business transactions with the addressee.

EXERCISES

1. Write a letter to Harold K. Simmons, Greenville, Ill., introducing J. S. Egbert of your place.

2. Write a letter to Mr. James P. Willis, Secretary of the Board of Trade, Lincoln, Nebr., introducing your friend, Dr. William J. Howe, a recent graduate of the College of Physicians and Surgeons, New York, who is about to begin the practice of medicine in Lincoln.

3. Write a letter to W. H. Gould & Sons, wholesale dealers in china and crockery ware, Providence, R. I., introducing Mr. Charles J. Hunter, who intends to carry a line of their goods in addition to his present stock of groceries. Refer to Mr. Hunter's career as a merchant, and mention reasons for your confidence in him.

4. Write a letter to the manager of the Great Western Type Foundry, Chicago, Ill., introducing your friend, Mr. James H. Fields, who has been connected with the "Morning Herald" of your city for several years, and is about to open a general printing establishment in Helena, Mont.

5. Write a letter introducing to William H. Healy, manager of the American Tool & Instrument Company, 12 Front St., New York, Charles L. Peabody, who has been a business friend of yours for a number of years and who comes to New York to make purchases for his retail hardware business in Geneva, N. Y. Ask Mr. Healy to show him the various innovations of the American Tool & Instrument Company in the manufacture of reapers and binders. State also that Mr. Peabody was until recently the manager of the factory of the Canadian Tool Company in St. Thomas, Ontario.

6. Write a letter introducing Russell G. Mott, Asst. Secretary of the Home Life Insurance Company, to Warren C. Hudson, Vice President of the Philadelphia Trust & Indemnity Company. Mr. Mott is a personal friend of yours in whom you have the utmost confidence, and for whom you have the greatest regard. He is at present compiling statistics in connection with a book which he is writing on the growth of life insurance in the United States, and you wish Mr. Hudson to extend to him whatever assistance he may need in pursuing his investigations in Philadelphia. Mr. Hudson is also a close personal friend.

7. Write a letter introducing your new agent, Mr. N. C. Thomas, to Corbet, Fiske & Burns, who are old customers of yours in the paper trade. Supply your own details.

8. Write a letter introducing your partner, Mr. M. F. Gaines, to Irving G. Hanchet of the Chicago "Tribune." Mr. Gaines is in Chicago for the purpose of beginning an extensive and systematic advertising campaign to introduce your new typewriter ribbons. He therefore wishes to come into close touch with newspaper men. You have met Mr. Hanchet occasionally at the house of a mutual friend, Mr. Edward Bracket of Detroit.

9. Write a letter introducing to Bragg, Collins & Company, Mr. Lawrence G. Devine, a young man who has been in your employ and in whom you have a personal interest. Mr. Devine desires to enter the employ of some influential dry goods firm in Boston for the purpose of learning the business. Bragg, Collins & Company are old customers of yours in the dry goods trade.

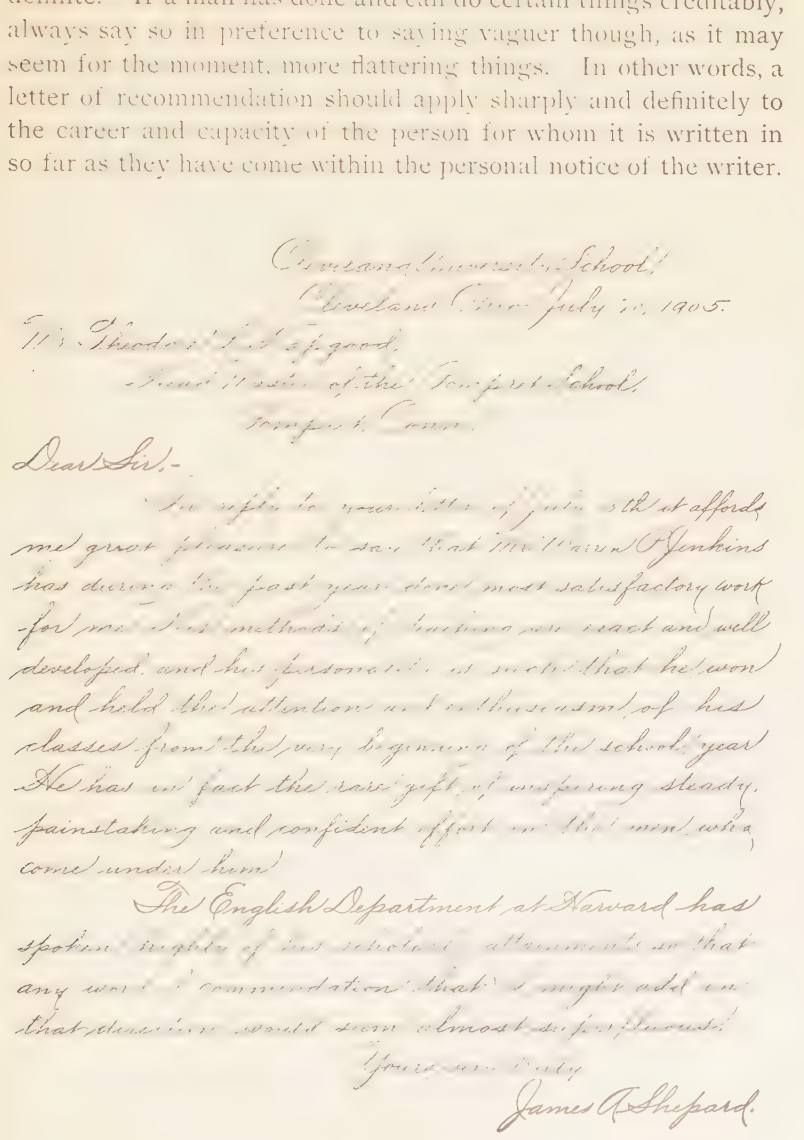
10. Write a letter introducing Arthur Twining, who has recently graduated from the Wallingford High School, of which you are one of the trustees. In school he had an excellent record. He now seeks employment in the retail rubber business, and you hope that Mr. C. M. McDougal, to whom your letter is addressed, may be able to help him to meet the men who might have positions open in their employ such as Arthur Twining desires. Mr. McDougal was once one of the trustees of the school, and is now living at 62 Main St., Hartford, Conn.

11. Write a letter introducing Mark G. Hastings, your personal friend of many years' standing, to Ex-Senator Walter M. Peary, 78 Pearl St., Albany, N. Y., who is the brother of your partner in business and with whom you are on terms of intimacy. Mr. Hastings visits Albany to promote the passage of a bill concerning the extension of the franchise of the Tarrytown & Ossining Electric Traction Company.

12. Write a letter introducing to Benson H. Briscoe, immigration officer at the port of San Francisco, your colleague, Mr. Mason T. Trowbridge, who is traveling for his health. Mr. Trowbridge is a member of the University Settlement Society and interested in the condition of aliens in our seaboard cities.

Letters of Recommendation. — A letter of recommendation should be deliberate, truthful, decisive. It should never bear traces of overhasty warmheartedness, for accuracy carries with it far more force than effusiveness, and glowing generalities are not only inadequate as evidence, but may also be false and misleading. Therefore the most effective kind of recommendation is that which keeps well within the sphere of the writer's own

observation with reference to the character and ability of the person recommended, and even there is scrupulously clear and definite. If a man has done and can do certain things creditably, always say so in preference to saying vaguer though, as it may seem for the moment, more flattering things. In other words, a letter of recommendation should apply sharply and definitely to the career and capacity of the person for whom it is written in so far as they have come within the personal notice of the writer.



Cleveland University School,
Cleveland, Ohio, July 10, 1905.

To Theodore Lee Jenkins, Esq.
Head Master of the Tempest School,
Tempest, Conn.

Dear Sir:-

In reply to your letter of July 8th it affords me great pleasure to say that Mr. Warren Jenkins has during the past year done most satisfactory work for me. His methods of teaching are exact and well developed, and his personality is such that he won and held the attention and enthusiasm of his classes from the very beginning of the school year. He has in fact the rare gift of inspiring steady, painstaking and confident effort in the men who come under him.

The English Department at Harvard has spoken in high terms of his scholastic attainments so that any word of recommendation that I might add on that direction would seem almost superfluous.

Yours very truly,

James A. Shepard.

A letter of recommendation should, then, be made a personal estimate of the character and work of the person to be recommended, and, whenever it is possible, it should be written only in reply to a letter of inquiry from a third person. If it is so written, it carries with it an element of sanction and emphasis that no other form of commendation can possibly have. Often, however, it would be inexpedient to rely entirely on letters so written, — since sometimes the writer or the person recommended may have removed to a place so distant that a letter can not be secured quickly enough to make it of any use, or, as often happens, the applicant may feel, because he himself or the writer is about to enter an entirely new sphere of activity, that some definite statement of his competence should be made while the memory of the facts and circumstances is still fresh in mind. Under such circumstances the open letter of recommendation is the only convenient way of recording satisfaction in and approval of the work of the person to be recommended. The following illustrates such a letter:

THE STANDARD CHEMICAL COMPANY

Springfield, Mass., April 5, 1905.

To whom it may concern:

The bearer of this letter, Mr. George W. Crane, has been with us since January, 1898. He has advanced step by step in our confidence and esteem, until he now occupies in our employ a position demanding an intimate knowledge of the intricacies of manufacturers' accounts. He has made a special study of cost accounting, and in connection with our own business has developed a system which gives remarkably clear expression to the manifold phases of a peculiarly varied branch of the manufacture of chemical products. His constant purpose has been by investigation and experimentation to make himself also broadly acquainted with the possibilities of modern methods of accounting in other fields of commercial activity.

> Of his professional equipment, therefore, we can not have the slightest doubt, and we feel that we must, in addition, give expression to the continued sense of security to which we have become accustomed by his unfailing fulfillment of the various trusts we have reposed in him.
>
> Bruce Mills,
> President.

Such a letter may under some circumstances, if it is not vague and indirect, add considerably to the force of one's credentials. It is therefore due the worthy applicant. At the same time, it should be remembered that, since this form of letter may be so easily made the subject of fraudulent imitation, it has lost much of the weight that it may once have had.

But of all the causes that have conspired to weaken the common forms of recommendation, this is by far the most important; namely, that thousands of people apply indiscriminately for recommendations to persons with whom they are only slightly acquainted and of whom they have no right to make such a request. It is at times extremely difficult to refuse a recommendation, even though the writer does not feel that he is properly qualified by previous observation to give expression to any judgment concerning the applicant's character and work. He therefore is compelled to fall back upon vague general statements that really mean nothing. In such a case, that is the easiest and often the only way out of the difficulty. For this reason there is in business, as well as in other circles, a flood of meaningless letters which constantly tend to diminish the dignity and value of the letter of recommendation. It is the duty of every one engaged in business not to ask for recommendations from a person who, however influential, is still, by reason of inadequate knowledge, unqualified to give a definite, conscientious, personal account of the applicant's various qualifications.

A letter of recommendation should, of course, never be given to one who has proved himself unworthy, since such a letter

may easily damage the writer's reputation for veracity and good judgment, if the person recommended ultimately shows himself to be incompetent or dishonest. Likewise a recommendation should never be withheld when commendation is justly due the applicant.

EXERCISES

1. Write a letter recommending Paul M. Snyder, who has been in your employ as entry clerk. You are not acquainted with Mr. Snyder personally, but you have every reason to believe that his work has been steady and painstaking. Be careful in your letter not to exceed the limits of your own knowledge. Do not write a vague, weak letter concerning things about which you know nothing definite.

2. Write a letter recommending Bascom P. Dodge, who applies for the position of office boy in the office of Olcott, Henry & Olcott, lawyers, 1602 Lords Court Building, Williams Street, New York. You have had Dodge in your classes in the Westfield High School and you have always found him to be industrious and careful in the details of his work. He was not a brilliant student, but you believe that he is qualified for the position in question. Be brief and to the point.

3. Write a letter recommending to Carson L. Brush & Co., Benjamin P. Pilford, who has been in your employ for the past two years. Mr. Pilford has shown the most creditable industry and efficiency in conducting the business of your branch office in Wilmington, Del. He is an absolutely trustworthy man, and you take pleasure in helping him to reach larger fields of activity. Be definite concerning his qualifications as a manager.

X. FORM LETTERS

THE form letter is not an invention but a growth. A firm's correspondence must of necessity deal with a certain limited field of commercial transactions, since every business house has its own method, policy, and market; and when the amount of correspondence becomes large, it is possible, and moreover exceedingly advantageous, to classify and subdivide the greater part of it in such a way that one style of letter may be used equally well as a reply to any of the numerous letters falling into a given class. In this way the need of a form is created. To supply this need, a letter is usually carefully prepared, designated by a code number, and placed in the hands of the clerical force, who thereafter copy it, supplying of course the proper heading and complimentary address, in replying to any letter received which is plainly of the class which demands the stereotyped reply in question. There may be in use in a large office a considerable number of form letters dealing with certain constantly recurring phases of business intercourse, — complaints rectified, mistakes adjusted, claims acknowledged, claims denied, etc., — and under each one of these larger groups there may also be found three or four styles of the same letter differently worded to suit the tone of the various letters received belonging to the same type. It is often the case that such forms are so repeatedly used that they are memorized by the stenographers, who on receiving a letter to be answered on which has been stamped the code number of a given form, as "A 2," "B 4," will without further direction or comment write, for example, the following reply:

Schenectady, N. Y., July 9, 1905.

Mr. James A. McDonald,
Wyandotte, Mich.

Dear Sir:

Your letter of the 6th instant has been received. We regret exceedingly that, owing to the increased

demand for flat rails of the size you mention, it will be some time before we shall be able even to fill the orders already received. We have, however, in stock flat rails weighing fifty pounds per foot. These we should be glad to furnish you at the prices named in our January Catalogue.

Yours very truly,

The Schenectady Foundry Co.

Many other kinds of form letters have come into general use in connection with various business circumstances that require a large number of letters treating the same subject from the same standpoint to be sent to many different persons. They serve admirably such general purposes as the announcement of business changes like the consolidation or dissolution of partnerships, newly adopted policies, changed rates of discount, removals, special sales, offers, or importations, and instructions to agents.

The production of any given number of these letters becomes a mechanical process and is therefore much less expensive. This fact perhaps above all others has led to the very general adoption of form letters.

Out of this kind of form letter what is known as the **circular letter** has been developed. It has been employed principally as a means of advertising, and has in the past been much used and also much abused. Indeed, so many intolerably bad letters of this sort have been scattered broadcast that people now seldom even read them. Business men have spent vast sums upon this branch of correspondence, which have not only been wasted, but have even done damage to their business. A cheap, poorly prepared circular letter is often nothing less than a self-issued advertisement, not of the writer's goods, but of his shabby methods and bad taste. Such letters miss the most important advantage of this particular form. Since practically unlimited time may be taken in preparation, these letters should in every case be made the clearest, most painstaking, and courteous statement of the facts under consideration, while at the same

time their outward form and appearance should be studied until nothing is lacking in neatness and elegance.

Such letters may be separately typewritten, mimeographed, printed, or printed in imitation of typewriting, according to the purpose for which they are written. Various printing houses now make a business of producing forms which are extremely difficult to distinguish from typewritten letters. In a certain class of advertising these have been and are to-day extensively used. The heading and complimentary address can easily be filled in upon the typewriter, and a written or stamped signature may be added, so that the whole effect, as far as outward appearance goes, is that of a personal letter. To such forms, no sound objection can be raised, provided that in them no petty and obviously false attempt is made, either by the wording, form, or attitude implied, to persuade the receiver that he is the object of a special interest and consideration. Such attempts are a sham; and not only are they an indication of wrong policy, but they inevitably prejudice against the writer every one who discovers the deception. *The personal touch should be sought only in so far as it is compatible with the nature of the form employed.* Anything attempted beyond this is almost sure to be false and futile.

In form letters of certain kinds, such as those announcing that bills for the last month are due, or that some disagreeable, but necessary, business procedure is about to be carried out in pursuance of a certain fixed policy, *the very opposite of a personal touch* is desirable. They serve best the purpose for which they are written when they appear to be nothing but impersonal forms. They are therefore usually printed.

Form letters may also be prepared in series, so that each letter is an outgrowth and definite addition to those preceding. This is particularly desirable in letters of this kind used for advertising purposes; for the construction of such a series makes possible the most complete working out of the follow-up system, which has become a prominent part of the advertising of many progressive firms. Each letter of such a series may then be designated by a code number, and thereby a complete and exceedingly compact record may be kept of all the correspondence

mailed to any customer or prospective customer, together with the date upon which each letter has been sent, by means of the card-catalogue method of filing and indexing. (Chapter XIII.)

There is a certain type of letter which illustrates a method of advertising now much used and frequently found to be forceful and effective. It is essentially nothing more than an exemplification of how extreme candor may be strikingly contrasted with the hackneyed pseudo-personal touch of many circular letters. It carries with it a briskness and freshness that appeals strongly to the common sense of the average business man. But this method, too, may easily be overdone and, as a result, become false and unsuccessful. Frankness and candor must, in order to carry with them any weight whatever, be genuine. Study the following as an example of plain straightforwardness. Consider carefully whether it appeals to you as other methods of circular advertising would not.

Dear Sir:

We have instructed our special representative to call, and, with your permission, show you sample pages and illustrations of a new and very original set of books edited by the Hon. Thomas B. Reed, Justin McCarthy, M.P., and Dr. Rossiter Johnson, assisted by a corps of other eminent men.

He does not come in the guise of a "newspaper man"; he is not forming a "club of representative citizens who secure this work at cost"; he is not "granting special concessions for the purpose of obtaining some testimonials preceding the publishers' regular sale."

We appeal to your intelligence; and our representative calls to show you this work because you will at least be interested in examining a set of books which is as original, as artistic, as mechanically perfect as it is interesting; and it is as distinct from all other publications as is its distinguished Editor in Chief from the great majority of public men.

After you have examined the advance pages submitted, our representative will offer to provide you with a set at an honest price, the regular and only price, in a binding of your own selection, for no other reason in the world than the reasonable profit arising from every sale and our natural satisfaction in placing a work of such surpassing charm and value where it will be appreciated.

Very truly yours,

EXERCISES

1. The firm of H. G. Munger & Co., Syracuse, N. Y., advertised last week 1000 yards of Persian Lawn at 12½¢. The entire lot has been sold, and many mail orders are coming in and can not be filled.

Prepare a letter that will serve as a reply to all of these orders. Return the remittances and explain that the limited supply of Persian Lawn was exhausted several days ago. This letter should seek to allay the disappointment of the customer; it should be courteous, and the writer should express regret at his inability to fill the order.

2. John A. Maples is a member of the graduating class of the Erasmus Hall preparatory school, and he wishes to procure employment during the summer months in order to meet the expenses of a college course which he contemplates. Last season Mr. Maples had a position at "The Sagamore," a summer hotel on Long Lake in the Adirondacks, and he has filled satisfactorily many engagements at concerts and receptions. He has decided to send out fifty letters of the same form to seashore and mountain summer resorts, soliciting an engagement as violinist for the coming season. The primary object of this letter is to ascertain if there is to be an opening, and it is calculated to serve only as a preliminary to further correspondence in case it brings a reply.

Prepare the letter; make it brief, and try to arouse interest without going into details.

3. The Elliott Drug Company, Herkimer, N. Y., publish annually the "Herkimer County Almanac," the purpose of which is to advertise their business. The cost of publishing and distributing is met by selling space to other advertisers. Besides being a manual of general information, the Almanac is interesting because it contains a brief history of the county, and pictures of its public buildings, officials, and prominent men.

Prepare such a letter as Mr. Elliott would send not only to those from whom he buys his goods, but to others who advertise their products extensively. Set forth clearly the merits of the Almanac as an advertising medium. Show from increased sales of advertised products the advantage of having space in this periodical. State the number of Almanacs you intend to distribute, and describe, with special reference to their means and intelligence, the people whom it will reach. Say that you are going to make it more attractive and larger than ever this year, and quote prices for advertising space.

4. The wholesale houses of Greacen Bros. and S. E. Morse have been consolidated. It has been the policy of the former hitherto to sell goods on a credit of 30 days, with a discount of 2% if bills were paid in 10 days, while the latter has given a credit of 60 days, with discounts of 3% in 10 days and 2% in 30 days. The prices of Greacen Bros., however, have been a shade lower than those of S. E. Morse. The consolidation necessitates the adoption of a uniform policy, and the proprietors have decided to send a letter to the customers of both houses announcing the former prices and terms of Greacen Bros. as being those of the new firm of Greacen Bros. & Morse. It is their purpose, however, to adhere to the wishes of a majority of all of the customers with reference to terms, so this policy is only tentative. This letter sets forth the probable advantages of the consolidation, such as the superior management which will result from the combined experience of two successful firms, increased capital and facilities, a marked saving in advertising and salesmen's expenses, all of which should result in lower prices.

Avoid using the language of the book and write the letter called for by these conditions.

5. As the advertising manager of a large department store, prepare a circular letter announcing a general sale to begin on Saturday next. This letter should emphasize two items of foremost importance: first, a large stock of Oriental Rugs to be sold in many cases at 50 cents on the dollar; second, a 50% reduction on your entire stock of fine furs. The rugs comprise an unusually choice collection of all sizes, and they are to be offered at prices as low as the cost of domestic rugs. As evidence of the extraordinary values offered, mention the fact that Anatolian Silk Rugs may be had for $24.50. The furs comprise one of the largest stocks that this store has ever had. The styles are all new and practical, and the qualities have never been better at any price. The sale also includes offerings of Lace Curtains, Draperies, etc. As women will be especially interested in these bargains, the letters should be addressed to them. The purpose of this letter is to advertise beautiful things. It should therefore be an appeal to the æsthetic taste of

your customers. Make them see, if possible, the thing you are describing.

6. The following is a verbatim copy of a letter sent out by a large retail book establishment. About two weeks later this was followed by another letter of similar import. Without repeating anything that is said in the first, write the second letter in this series.

New York, March 22, 1905.

Dear Madam:

We have secured the American edition of "French Songs of Old Canada," pictured by W. Graham Robertson, a descriptive circular of which you will find inclosed. The illustrations, which are hand-colored reproductions of Mr. Robertson's pictures, are the feature of the book; and the make-up of the volume is in keeping with the illustrations. The songs which form the text will be recognized by those who have traveled among the French Canadians.

At the remarkably low price of $10 a limited edition of 100 copies, which is all we can offer to our customers, will undoubtedly soon be taken. May we not include you among the subscribers to this work?

Respectfully yours,

XI. TELEGRAMS AND CABLEGRAMS

Telegrams and cablegrams call for language that has been reduced to its lowest terms. The only requisites of such communications are clearness and brevity. *Clearness* is, of course, necessary in any communication; no condensation must, therefore, be attempted that will confuse the meaning to be conveyed, and it is of great importance that a message should be re-read before sending, in order to determine whether the omission of various conjunctions, adverbs, prepositions, verbs, etc., does not make the wording liable to a double interpretation. *Brevity* is, in telegraphing, synonymous with economy. All unnecessary words, or words which are implied by other words, should therefore be omitted. Nothing, however, is to be gained by reducing a message to less than ten words, for the minimum charge allows the writer to send this number; that is to say, all messages of from one to ten words are subject to the same charge.

Not infrequently it becomes necessary in business to write a message in such a way that it will be intelligible only to the receiver. This need, together with the great saving of expense involved, has given rise to code systems, which are now extensively used in telegraphing, as well as in cabling. For use in cable messages, a business house may adopt a code name which, when placed in the cable company's directory, will indicate the firm's name and complete address: thus "Carco" might stand for The United Car Company, 1008 Main St., Buffalo, N. Y. Such a code name, however, applies exclusively to cable messages, where every word or number of the name and address, as well as of the signature, is counted and charged for, while in telegrams no charge is made for the address or signature. Any firm may also construct a private code that will serve its

own needs in telegraphic or cable communications to and from agents or customers. The following will serve to illustrate in part what such a code might be:

Code Word	*Equivalent Phrase*
Absithmos.	Replying to your letter of.
Bettactica.	Your order has been shipped.
Brasenose.	Your holdings have dropped three points.
Comogudge.	We have authorized our agent.
Desuit.	Orders must be received within twenty-four hours.
Evatcas.	Shall we accept best offer?
Fifi.	Draw on us at sight for an amount not to exceed ten thousand dollars.
Goblin.	Buy one hundred shares at market price.
Hexix.	Consignee insolvent, hold goods subject to our order.

The cable and telegraph companies, in order to protect themselves, have adopted certain rules as to code messages. Code words must be pronounceable, and no code word will be accepted which contains more than ten letters. In unpronounceable code words, each letter is considered to be a word in fixing the charge. In cipher cable messages, which may be composed wholly or partly of groups of figures, the groups of figures are counted at the rate of five figures or fraction thereof to a word. If code words and plain language are used in the same cable message, not only is every code word (which must not exceed ten letters) and every word in plain language counted, but, if any word in plain language contains more than ten letters, every ten letters or fraction thereof is considered to be a word, and a charge is made accordingly. It is also important in cabling to notice that words of more than fifteen characters in ordinary language are counted as two words.

The telegraph companies have made these general rules as to what shall be counted and charged for in a message:

All words, figures, and separated letters in the body of a message, that is to say, all dictionary words, initial letters, surnames of persons, names of cities, towns, villages, states, or territories, or names of Canadian provinces, or all abbreviations of the same; likewise all abbreviations of weights and measures in

common use will each be counted as a word, and charged for accordingly. In names of countries or counties, each word will be counted.

Figures, decimal points, bars of division, such as punctuation, and letters, except pronounceable groups of letters used as code words, will be counted — each separately — as one word. In ordinal numerals the affixes *st, d, nd, th,* will each be counted as one word.

All pronounceable groups of letters, when such groups are not dictionary words or combinations of dictionary words, will be counted at the rate of ten letters, or fraction thereof, to the word. When such groups are made up of combinations of dictionary words, each dictionary word so used will be counted as one word. The following extract from the rules and regulations of the Western Union Telegraph Company will illustrate the application of these rules:

McGregor	1 word	All-right	2 words
O'Connor	1 word	Alright	2 words
Brown, Jr.	2 words	Cwt.	1 word
New York	1 word	Lbs.	1 word
New York State	2 words	100000	6 words
Queen Anne County	3 words	One hundred thousand	3 words
Van Rensselaer County	2 words	Amaurecis	1 word
44.68	5 words	Chancinolous	2 words
28C8	5 words	Byxtrmoo	8 words
Come-bring book	4 words	Xyfl94sm	8 words

The common abbreviations, A. M., P.M., F. O. B., C. O. D., O. K., and *per cent,* will, however, be counted as one word.

There are several kinds of telegraphic messages. First, the ordinary day message, to which the ordinary rate applies; second, the night message, which will be sent during the night to be delivered as soon as possible on the morning following and for which less than the ordinary rate is charged; third, the repeated message, the object of which is to assure correct wording and for the repeating of which one half the usual rate is charged in addition.

Telegraph companies also undertake to insure messages, and

for a consideration will indemnify the sender for any loss incurred through mistake in transmission or failure in delivery.

Telegraph companies are required by law to transmit messages exactly as they are written by the sender; even obvious mistakes in spelling may not be corrected by the company's agent.

Upon request of the sender, a duplicate copy will be made by the company's agent, which may be retained by the sender as evidence of the exact wording of a message. This may sometimes become important as evidence in case of a mistake in transmission that results in a misunderstanding, involving loss, between the writer and the receiver.

The relations existing between telegraph companies and their patrons are of a confidential nature, and companies have no right to disclose the contents of any message except when they are required to do so by a court order.

Money may be sent by telegraph. The cost includes a charge for the telegraphic service necessary to make the transfer, and a secondary charge based upon a fixed schedule of rates varying according to the amount sent.

EXERCISES

In writing the following messages, confine the cablegrams to the fewest words possible and the telegrams to ten words, if possible. But never, under any circumstances, sacrifice clearness to brevity.

1. Write a telegram to Alden M. Mills, Canton, Ohio, saying you will pass through his place at one o'clock P.M. to-morrow, and that you would like to see him at the station.

2. Write a telegram to Burke & Son, Duluth, Minn., saying that their shipment of wheat is not equal to sample, and that you hold it subject to their order.

3. Write a telegram to Loeb, Fitter & Burleigh, 98 River Street, New Orleans, La., asking permission to draw on them at five days' sight for Five Hundred Dollars. Ask them when they will remit if they do not wish to honor your draft.

4. Telegraph your traveling agent, Mr. Gary A. Wood, The Algonquin, Buffalo, N.Y., instructing him to skip Cleveland and Detroit, go on to Chicago.

and return by the way of Pittsburg. Tell him that a letter of instructions will reach him at Chicago.

5. Order by telegraph of the United States Steel Co., Pittsburg, Pa., 100 tons of Angles to be shipped by Pennsylvania Railroad freight.

6. An opportunity presents itself for a very profitable investment in real estate at the place of your temporary residence. You have secured an option of 24 hours on the property. Write a telegram to your partner, Henry B. Buck, 36 Chestnut St., Philadelphia, asking his assent to a joint investment of $20,000.00 in this property. Give all necessary information, and confine the message to the fewest words possible.

7. Write a telegram to James M. Hall, 136 Prairie St., Indianapolis, Ind., asking him to wire you at once $345.00.

8. Answer the foregoing, stating that Benjamin Vaughan will identify if necessary.

9. Telegraph to Painter & Sons, Crown St., Meriden, Conn., asking them to ship at once by American Express your order of brass furnishings given their Mr. Williams on the 8th instant.

10. Telegraph to Whitehouse & Hardy, Chapel St., New Haven, Conn., telling them that you can not fill their order for 12 doz. men's Vici Calf until the 1st proximo.

11. Telegraph to Hillis, Bigg & Co., Dayton, Ohio, accepting their offer of the 12th instant for 3 doz. men's bicycles at $20.00 net each.

12. Telegraph to Marsh, Houston & Clayton, So. 12th St., Omaha, Nebr., declining their offer to begin at once the handling of their line of garden tools

13. Telegraph to Howard, Hilton & Howard, 16 East 28th St., Cincinnati, Ohio, asking them for immediate quotations on the steel barrel hoops you inspected at their factory on May 7.

14. Telegraph to Joseph H. Pierce, Hotel Niagara, Buffalo, N. Y., saying that you can not meet him in Cleveland, but that you will be at the Russell House, Detroit, on July 6.

15. Telegraph to your agent, J. C. Parsons, at Hotel Continental, Chicago, Ill., asking him to send at once the details of the order given him on July 2 by C. N. Huntington & Co., Wheeling, West Va.

16. Telegraph to C. A. Atkins, 61 N St., Washington, D. C., that there will be a meeting on the day after to-morrow of the directors of the United Cotton Merchants' Association, at which his presence is urgently requested.

17. Telegraph to your home firm, stating that on account of a railway wreck you will be unable to reach Mobile in time to see L. D. James, manager of the branch office there, before he starts for New Orleans. Ask for instructions.

18. Telegraph to your attorney, C. M. Lewis, Hackensack, N. J., requesting him to bring at once to your office the papers in his case against Munger & Co. of Jersey City.

19. Send a cablegram to H. C. Hutton, 26 St. Helen's Place, Bishopsgate, E. C., London, England (code address "Chuton"), asking him to cancel your request for the immediate shipment of woolen stuffs ordered on Sept. 10.

20. Send a cablegram to Charles P White, South Western Hotel, Southampton, England, telling him that you will arrive in Liverpool on S.S. *Celtic* May 10.

21. Send a cablegram to William J. Pritchard, Strada Nuova di Posilipo, Pension Sabelli, Napoli, Italy, stating that your steamer will be delayed in sailing three days, and asking him to await your arrival.

22. Send a cablegram to Thomas C. Hoffman, Hotel du Lac, Lucerne, Switzerland, asking him to meet you on the arrival of the S.S. *Lombardia* in Genoa, July 2.

23. Send a cablegram to John D. Axman, c/o Cook & Son, Dresden, Germany, accepting his offer of the secretaryship of the American Consulate at Berne, Switzerland.

XII. CONTRACT RELATIONS OF CORRESPONDENTS

The great diversity of past decisions at law concerning what constitutes a legal and binding contract makes any brief treatment of the subject not only inadequate but misleading. No attempt will therefore be made here to discuss in detail the questions which arise in connection with many phases of the contract relationship. It will sufficiently serve the requirements of our present purpose to indicate the general trend of adjudications, together with two very important, though often misunderstood, factors in almost every contract made by mail, telegraph, or messenger; namely, *the carrier and the time involved*. In general it has been held that, if the person from whom the proposition originates names to the person to whom the proposition is made the carrier that he wishes to be the means of transmitting to him the second party's consent, and if the second person involved does use that carrier *within a reasonable time*, a contract is completed as soon as the latter hands over to such a carrier a statement of his consent.

The following, in which the italics have been added for emphasis, is an extract from "Parsons on Contracts," Book II, Chap. II, which deals with some of the primary phases of this subject in so far as they relate to contracts wherein the proposition and the reply are both made by letter:

It is unquestionably true as a general proposition, that a contract can not bind the party proposing it, and indeed that there is no contract, until the acceptance of the offer by the party receiving it is in some way actually or constructively communicated to the party making the offer. We consider that an offer by letter is a *continuing* offer until the letter be received, and for a reasonable time *thereafter*, during which the party to whom it is addressed may accept the offer, and communicate the fact of his acceptance. We hold also that this offer may be *withdrawn* by the maker at any moment: and that it is withdrawn as soon as a notice of such withdrawal reaches the party to whom the offer is made, *and not before*. *If, therefore, that party accepts the offer*

before such withdrawal, the bargain is completed; there is then a contract founded upon mutual assent. And an acceptance having this effect is made, and is communicated under the rule already stated, when the party receiving the offer *puts into the mail his answer accepting it*. Thus, if A, in Boston, on the first day of January, writes to B, in Baltimore, making an offer, and this letter reaches Baltimore on the third, and B forthwith answers the letter, accepting the offer, putting the letter into the mail that day; and on the second of January A writes withdrawing the offer, and his letter of withdrawal reaches B on the fourth, there is nevertheless a contract made between the parties. If the offer was to sell goods, B, on tendering the price, may claim the goods; if the offer was to insure B's ship, B may tender the premium and demand the policy, and hold A as an insurer of his ship. And so of any other offer or proposition.

Sometimes a man makes an offer saying if there be no answer, or none by a return mail, or by a certain time, he shall consider the offer accepted. But he has no right to impose these conditions, and silence is no acceptance of the offer.

The foregoing assumes that the letters have been properly addressed, and that there has been no delay in transmission. It will be seen in addition that the law requires a reasonable promptness in replying on the part of the receiver, and that neither the writer nor the receiver can be held accountable for the delay or negligence of the other or of the carrier.

It is also to be noted that the law assumes the receiver will use the same method of transmitting his acceptance as the sender used in transmitting his proposition. If, on the contrary, he should select his own carrier for the transmission of his reply (which carrier becomes as a result his own agent) by replying, for instance, to a telegraphic proposition by the use of the mail, or by replying to a proposition received through the mail by the use of the telegraph, he extends the time during which a withdrawal may be made; for no contract is effected until such acceptance is placed in the hands of the person from whom the proposition originally came.

It is, however, not so certain that the telegraph, even though used by both parties to the transaction, is the agent of the sender for the purpose of receiving an acceptance; that is to say, that an acceptance dates from the time when an assenting reply is handed to the telegraph company. It rather seems, on the contrary, that an acceptance thus sent must actually be received before a contract is completed.

XIII. HANDLING CORRESPONDENCE

Receiving and Answering Letters. — Letters are usually opened by cutting along the upper edge of the envelope. In large concerns, one man, who is thoroughly acquainted with the scope and policy of the entire business, sorts the incoming mail, collecting all remittances inclosed, and stamping upon each letter the code number of the person in charge of the particular department to which the business of the letter refers. If the letter must pass through several hands, the code number of *each* person to whom it is referred is stamped upon it, in the order in which it is intended he shall receive it. Some firms also stamp upon all letters the date on which they have been received, and require all correspondents in their office to stamp, in addition, the date on which the answer was written. The envelopes are preserved until they have been reexamined to make sure that no inclosures have been overlooked, and counted to determine whether the number of envelopes corresponds to the number of letters that have been sorted. The receptacles in which letters are placed in sorting are the medium of distribution. The person receiving letters that have been referred to him will either indicate upon each the comment necessary for the writing of an answer or he will himself reply. He will usually indicate that he has passed upon a letter by writing his initials across his own code number previously stamped upon it by the mail clerk. If he has personally dictated an answer, his reply a copy of his reply, and the original will be fastened together and returned to the main office, where the reply will be made ready for mailing, and the original and copy will be filed.

Filing Correspondence. — While each firm should have a filing system adapted to the conditions and peculiarities of its own business, there are certain fundamental principles which are the

basis of all good systems. Without attempting to go into details, it may be profitable for the student to note some of the larger features which characterize the systems in general use.

The purpose of keeping on file all letters received and copies of all replies is to have ready for reference the information which such letters and replies contain. The problem of a correspondent does not differ from that which confronts the author of a book; it entails the grouping, classification, and arrange-

FIG. 1

ment of information in such a way that any subject desired may be readily located by consulting an index. In fact, a filing cabinet is nothing more than a large loose-leaf book, each letter with its reply being a detached leaf which may be removed at any time. And as the arrangement and indexing of different books call for different treatment, so the correspondence of different concerns calls for different plans of distribution and classification. A directory or a dictionary needs no separate index, for it is its own index, while a treatise on law, from the nature of the subject involved, would need to be in-

dexed by chapters, by topics, and sub-topics, by cases cited, etc. So it is with the letter file.

The small correspondent can get along with one file divided into compartments alphabetically arranged. Compartment "A" will hold all the letters from and replies to persons the first letter of whose names is A. Each of the other compartments will perform a like service, and the only index necessary for such a file is the projecting letters of the alphabet which designate each pocket or compartment.

Figure 1 shows the simplest form of the letter file, with compartments alphabetically arranged.

As the correspondence of a business outgrows the capacity of this small file, the system may be expanded by increasing the

FIG. 2

number of compartments and also the number of index characters. This may be done by employing, instead of the initial letter, the first two or three letters of the name.

Figure 2 shows the usual form of the vertical letter file cabinet. It is called a vertical file because the letters in it occupy a nearly vertical position.

Geographical Index. — Retail business usually operates within a limited territory, and its correspondence has to do principally with retail sales. It does not cover a very wide range of subject-matter and it is characterized by occasional communications from a long list of correspondents. The needs of such a business are readily met by the alphabetical arrangement of the name index. The conditions existing in a wholesale business, however, are reversed. Here the correspondents are fewer, the volume of business done with each, larger. Moreover, the geographical extent of the wholesale market is practi-

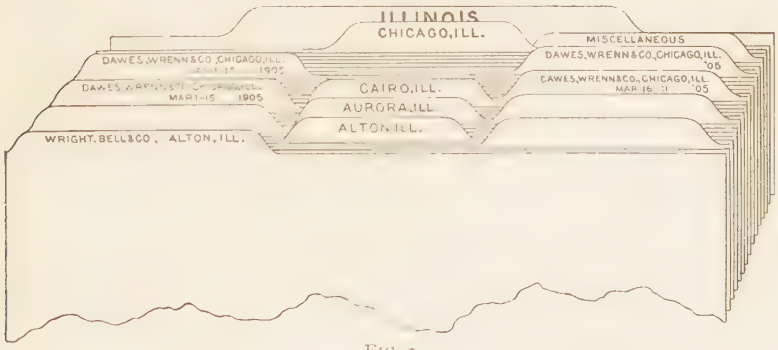


FIG. 3

cally unlimited, and efficient management may require that the territory covered be divided into districts. These divisions may be by countries, states, or cities, and the system of filing correspondence will usually follow the general plan of business organization. If the larger territorial divisions are by states, folders properly labeled may be assigned each city or town in which correspondents reside, and these may be arranged in alphabetical order in front of the guide card designating the state in which the respective cities and towns are located. Scattering letters from different points in the same state may be grouped under the head of "Miscellaneous," and assigned a compartment so labeled. When the correspondence of a

single firm is sufficiently large it may be assigned an individual folder, but this must be kept in or next to the place compartment to which it relates. Figure 3 illustrates a classification on a geographical basis.

The Numerical System. — When the number of correspondents runs into hundreds and thousands, and the number of letters

received into tens and hundreds of thousands, sometimes even millions, the capacity of the ordinary alphabetical system is no longer adequate, and the letter files must be numbered instead of lettered. Numbers are more flexible, more definite than names, and occupy less space. In giving to each permanent correspondent a "file number," that is, a number which designates the compartment in the cabinet which will contain all letters received from him and copies of all letters written to him, you are merely substituting a number for a name. The plan and system remain

the same. The essential difference between the simplest alphabetical and the most complex numerical system is that the latter necessitates an *index separate and distinct* from the file itself. This is usually very like the card-index file that you have seen in public libraries.

The letter file referred to in the preceding paragraphs, whether it is lettered or numbered, usually takes the form of a drawer, inside of which is a cardboard or manila paper case divided into pockets, or compartments. Some offices use shallow drawers so that the letters lie flat when filed, but it is usually more convenient for reference to have the letters filed vertically, and this plan calls for a deeper drawer, as illustrated in Figs. 2 and 4. In the numerical system each drawer is assigned as many numbers as there are compartments. Projecting tabs, numbered at intervals of ten or more, indicate the location of any compartment. Figure 4 shows a drawer from a letter cabinet in which the pockets are numbered.

When a sufficient number of letters have been received from a new correspondent to entitle him to be considered permanent, he is given a number, assigned a compartment in the letter file, and everything thereafter that concerns him is placed in that compartment. His number, name, and address are then recorded upon a card in the card-index file.

The Card Index. One of the most valuable features of the numerical system is found in the great capacity and varied usefulness of the separate card index. It is often convenient to index correspondence, not merely by the names of the writers, but also by the topics under discussion or by the states or localities in which correspondents reside. On a large scale this would be impracticable without the use of a separate index. An index card may contain any information necessary for a complete reference to the business which has been or is being transacted with any given individual. If the circumstances of a business call for indexing merely by names, each card in the index file will contain the name, address, and file number of the writer. If more than one correspondent is connected with the same firm, or contributes information upon the same subject,

all such correspondents are given a common file number. Each correspondent will, of course, have his own separate card properly placed in the card-index file, upon which card some adequate reference will be made to all other cards containing the names of persons whose letters supplement in any way his own. Figures 5, 6, and 7 illustrate the system of cross reference by means of which the names of several correspondents serve as a medium of reaching a single subject.

Name *Bates Mfg. Co.* File Number *351*
Address *Newark, N. J.*
See also *Edw. L. Clemons*
See also *Higgins & Bartwell*

Name *Clemons, Edw. L.* File Number *351*
Address *% Bates Mfg. Co., Newark, N. J.*
See also *Bates Mfg. Co.*
See also *Higgins & Bartwell*

FIG. 6

Name *Higgins & Bartwell* File Number *357*
Address *18 Spruce St., New York*
See also *Bates Mfg. Co.*
See also *Edw. L. Clemons*

FIG. 7

While the compartments in the letter file are arranged numerically, the cards in the card-index file are arranged alphabetically. There will be as many drawers of the card-index file as the extent of the correspondence calls for. If more than one, each will be assigned a certain portion of the names or subjects indexed, and will be lettered accordingly. Each drawer is divided into

FIG. 8

sections by projecting colored *guide cards*. The guide cards are lettered according to their alphabetical position, and indicate the location of the card desired. For illustration, back of the guide card "Bol–Bor" will be found all names beginning with Bol, Bom, Bon, etc., to Bor. Figure 8 illustrates the separate card-index file for indexing correspondence.

Topic-card Index. — The circumstances of a business may require that a *topic*, or *subject*, *index* supplement the *name* index. An index card is then prepared for each topic under discussion, and listed upon that card are to be found the names of the various individuals whose letters contribute anything bearing upon that subject. It sometimes even happens that the nature of a business may make the various topics under consideration of greater importance as a means of classification and systemization than the names of different correspondents, since the paramount requirement is the power of turning at once to all letters on the same subject. In such a case, each topic is assigned a separate compartment and given its own file number. All correspondents contributing anything upon that topic are then given the file number of that single topic compartment in which all their letters collectively are placed.

In other words, if the classification and grouping is by topics alone, the letters of all contributors to a given topic, as they are received, are assembled and kept together in the compartment of that topic, while, if the classification and grouping is accord-

Topic *The Houghton Estate*

References:

Oswego Nat. Bank ..... No. 2[illegible]

Butts & Snell ..... No. 4[illegible]

A B Steele ..... No. [illegible]

..... No.

..... No.

FIG. 9.

ing to the names of the writers, it is also possible to supplement the name index by an *incidental* topic-card index, each topic card of which contains the name and file number of each correspondent in whose compartment are letters bearing upon that topic. By means of such supplementary topic cards, all such

letters may easily be assembled, whenever needed for reference. Figure 9 illustrates a topic-index card of the latter sort.

So it is seen that the index cards, however classified or arranged, refer directly by a file number to some compartment of the letter file which is the principal source of information upon any given topic, and at the same time they may be so constructed as to contain references to all other sources of information upon this same topic.

Permanent Letter Files. - As the compartments in the letter files fill, it becomes necessary to transfer letters to permanent files or to transfer cases. The frequency with which letters are transferred to permanent receptacles depends wholly upon the number received in a given time. Some houses make transfers every month, others twice a year, others still not more than once a year; and others transfer from each drawer whenever it becomes full. In making a transfer two things are essential: first, letters of a recent date must be left in the temporary file, since they may be needed for occasional reference; second, some adequate record of the transfer must be left in the temporary file. Such record should show what period of time and what correspondents have been embraced in the transfer, and there should also be a very definite reference, usually by number, to the case or file to which the transfer has been made.

Duplicating. – In discussing the subjects of filing and indexing, it has been assumed that copies of replies are to be filed with the original letters, thus keeping for reference a complete record in one place. This plan is rapidly growing in favor in large offices, although the old-style tissue letter book, in which copies of all letters sent out are preserved in chronological order, is still in use very extensively. The advantage of having a copy of the reply filed with a letter is obvious. Oftentimes one can be rightly interpreted only in connection with the other, and much time and trouble are saved by having both in one pocket. Some concerns make carbon copies of replies on the backs of the original letters. This plan prevents their becoming separated, but its disadvantages, perhaps, outweigh the single point in its favor.

XIV. CORRESPONDENCE FOR PRACTICE

1. The following extract, covering in part the month of January, 1905, has been taken from the personal business narrative of Nelson Field, 342 So. Salina St., Syracuse, N. Y. Before attempting to write any of the letters called for by the facts of this record, the student should read the entire narrative as a whole. For, as no business proceed-

1a. ing can be fully understood, except in connection with previous related transactions, so a single letter is often but a short chapter in a continued story. Isolated letters can not, therefore, be well written, unless we understand, at least to some slight degree, the kind of transaction usu-

1b. ally involved under given circumstances, together with the general policy of a proprietor or manager in regard to his business.

Jan. 2, 1905

2. The general mercantile business of Baker & Edwards has this day been purchased by me. I undertake to collect all outstanding accounts, and I agree to assume all liabilities of the old firm. On taking an inventory and preparing for Bradstreet a financial statement, I find my assets and assumed liabilities to be as follows:

3.	Cash in The Commonwealth Bank, ...	$ 8000.00
	H. B. Joseph's 30-day note, dated Dec. 8, 1904, indorsed by A. L. Burleigh, 135 Spruce St., New York, . .	1200.00
3a.	Book accounts considered good, per "Schedule A," .	7500.00
	Book accounts considered doubtful, per "Schedule B," .	3200.00
	Stock of goods on hand — dry goods, shoes, furniture, china ware, drugs, and cigars, ...	85,000.00
	Horses, Delivery Autos, and other equipment .	6500.00
	Fifty Shares Erie 1st Preferred Stock at 74, . . .	3700.00
	Total Assets, ...	$115,100.00

Bills Payable —	
Three months' note in favor of E. G. Hildreth, dated Oct. 15, 1904, with interest at 5% per annum, . .	$ 1000.00
Book accounts payable, falling due in January, 1905, .	9700.00
Mortgage Payable —	
A chattel mortgage given by Baker & Edwards as security for the payment of $19,000.00 with interest at 6%, dated July 1, 1904, ...	19,000.00
Interest accrued on the above mortgage, 6 months at 6% .	570.00
Total Liabilities, ...	$30,270.00

Jan. 3

I have advertised in the Syracuse "Herald" for experienced saleswomen, a credit man, and an assistant bookkeeper. 4. 4a.

I have ordered of H. B. Claflin & Co., 331 Broadway, New York, 1000 yd. Linoleum at 45¢; 500 yd. Moquette at $1.40. 5. 5a.

Jan. 4

By means of a circular letter I begin advertising the new business. In it is a brief outline of the policy of the "Field Store," together with an announcement of an opening sale to begin Saturday next. Full particulars of the sale will be published in the morning papers Friday and Saturday, which I have asked the public to consult. 6.

I have ordered by letter of Lord & Taylor, Broadway and 18th St., New York, 300 yd. Ingrain at 55¢; 200 yd. Wilton at $1.30; 265 yd. oilcloth at 30¢. 7. 7a.

In a letter to H. E. Smith & Co., shoe manufacturers, Brockton, Mass., I inform them that I have succeeded Baker & Edwards in business, and ask for a running account with them on their usual terms. I give Bradstreet's agency and The Commonwealth Bank as references. 8.

Jan. 5

In response to my advertisement for a bookkeeper and a credit man, I have received many letters. I have written John Buchanan, Utica, N. Y., who is an applicant for the 9.

9a. position of credit man, and to A. W. Ellis at present with Slater Bros. of this city, who is the most promising candidate for the position of bookkeeper and office assistant. I have asked both of them to call at my office as soon as convenient.

10. I have remitted Hedley & Farmer, St. James Building, Detroit, Mich., my check for their Dec. 6 invoice of trunks, bags, and suit cases, amounting to $342.00, less 2% discount for payment in 30 days.

11. The following order I have sent to the Hixon Shoe Co., 175 Congress St., Boston, Mass., with a request to ship promptly, via New York Central railroad: 16 doz. pairs Men's Imitation Alli. #102, at 40¢; 12 doz. pairs Men's Velour #34, at 40¢; 6 doz. pairs Men's Black Imitation Alli. #103, at 60¢; 5 doz. pairs Men's Black Vici #76, at
11a. 80¢. I inclosed my certified check for the amount of the order.

12. I have addressed a letter to Moloney Bros. Co., 546 Genesee St., Rochester, N. Y., making inquiry concerning their lines of children's shoes, and suggesting that it might be to our mutual advantage if they would send their representative with samples.

Jan. 6

13. H. B. Joseph, 86 Worth St., New York, has written me asking for an extension of time in which to meet his note, which falls due to-morrow. Mr. Joseph gives as a reason for his request the inability of several of his customers to meet their obligations at maturity. A sudden slump in the steel market, he says, has made sales difficult and col-
13a. lections very slow. I have telegraphed A. L. Burleigh, the indorser of the Joseph note, asking him to advise me at once whether he is willing to grant the extension and waive protest and notice.

14. I am just in receipt of a letter from the Syracuse "Post-Standard," soliciting my advertising patronage, and offering special rates for a yearly contract. They urge the

large and growing circulation of their paper among a superior class of readers as a reason why their publication is the best advertising medium in the city.

I reply to the "Post-Standard's" letter, and ask them to give me rates for a half page daily on a yearly contract. I expect to use the "Post-Standard" and the "Herald" as advertising mediums, provided I can get desirable space on reasonable terms. I also address a letter to the "Herald," asking their advertising manager to call on me as soon as convenient, with information concerning their subscription list, available space, rates, etc. 15. 15a

Jan. 7

This morning Mr. Burleigh telegraphed me, suggesting that an effort be made to collect one half of the amount due on the Joseph note, and that an extension of thirty days be given in which to pay the balance. In accordance with this advice I wire Mr. Joseph at once that his note will not be protested, and that I have sent by letter the full particulars. 16. 16a 16b.

Otis V. French, a customer of ours, writes that he is unable to meet his obligations. He incloses a statement of his affairs in connection with an offer to settle with all of his creditors at sixty cents on the dollar. 17.

I receive the following letter (see page 137, Ex. 18):

Detroit, Mich., Jan. 6, 1905.

Mr. Nelson Field,
Syracuse, N. Y

Dear Sir: We are in receipt of your letter of the 5th inst. and note that you have deducted 2% from our invoice of Dec. 6; your remittance is therefore $6.84 short. Our terms are strictly 30 days, or 1% for cash in 10 days. Kindly send us this amount to balance your account on our books. Baker & Edwards will tell you that these terms were fixed by us on Jan. 1, 1904, and we can not now deviate from them 18. 18a

Trusting that we may be favored with your remittance for the amount yet due, we remain,

Yours truly,
Hedley & Farmer.

19. I have bought of Fairchild & Campbell, Grand Rapids, Mich., terms 2% ten days, net thirty days, 24 #67 Sofas at $27.50; 24 #46 Upright Beds at $31.00; 36 French Mattresses at $18.00; 24 #14 Dining Tables at $15.00.

20. To A. B. Chase, 42 Greenbush St., Cortland, N. Y., I have addressed a letter offering him the management of my mail order department at a salary of $16.00 per week. I explain to Mr. Chase that this department is an experiment, although I believe it will grow in importance with the growth of the business, and that as a result it offers an opportunity to a young man of ability and energy.

Jan. 9

After consulting Mr. Edwards, I have decided to prepare two form letters to be sent to all old customers who have unsettled accounts with us. A request for prompt payment was sent by Baker & Edwards on the 2d of January with a notice of the dissolution of their partnership. Many complied with this request and paid in full. Of those remaining I have revised the two lists which Mr. Edwards prepared for me, designated

21. "Schedule A" and "Schedule B." Schedule A now comprises those who have been good customers and have usually paid promptly upon receipt of their monthly statements. The good will and patronage of these I wish, of course, to retain. In my letter to them, therefore, I have been careful to give no offense; but I have, however,

21a. made a firm demand for immediate payment. Schedule B comprises all those who are slow pay and whose trade is not desirable. The primary object of the letter I am about to mail to this class is the collection of the amount due.

From information furnished by Mr. Edwards I have made out a third list of other former customers to whom the writing of further letters requesting payment would be

22. futile. The claims against them, amounting to $1478.53, I have sent to A. L. Deming, attorney, Kirk Building,

22a. with instructions to make a demand for immediate pay-

ment in each case, and, if necessary, bring suits against those who still neglect to settle.

Jan. 10

The morning papers note an increased activity in Erie First Preferred stock. I wire Engel & Engel, brokers, 34 Broad St., New York, to sell 50 shares for me if, and as soon as, the stock reaches 78. I write them more fully, asking for their advice in respect to the future market for Erie First Preferred. 23. 23a.

I remit by check to the Bridgeport Wood Finishing Co., 55 Fulton St., New York, the amount of their invoice of the 5th instant, $11.00, after deducting 60¢ express charge on the goods covered by this invoice. 24.

I order of the Waterman Furniture Co., Grand Rapids, Mich., 10 doz. #346 Kitchen Chairs; 2 doz. #42 Parlor Suits; 2 doz. #4 Student Rockers; 25 #12 ALX Dining Chairs. This order I accompany with a letter, asking for more liberal terms and better discounts. 25. 25a.

I have written George E. Cheney, 124 Exchange St., Buffalo, N. Y., an acquaintance of many years, offering to give him an opportunity to enter partnership with me. An additional investment of $50,000.00 would greatly increase our stock and the facility with which it could be handled. The present condition of trade and a rapidly growing market justify the belief that, with careful advertising and proper management, our sales might be doubled in a short time. Another man, who has capital to invest and who possesses ability and experience, is almost indispensable to the full development of future business. I know Mr. Cheney to be such a man, and I have reason to believe that he will regard my proposition with favor. 26.

I receive a letter from H. B. Joseph, inclosing a cashier's check for $600.00, and his thirty-day note for $600.00, dated Jan. 7, 1905, with interest at 5% per annum. He expresses the belief that he will be able to take up the new note before it falls due. This is in reply to my letter and tele- 27.

27a. gram of the 7th instant. I acknowledge his remittance, and return the old note properly cancelled.

Jan. 11

After investigating the matter of French's insolvency,
28. I have decided to accept his proposition, and I write him to that effect.

29. Replying to my letter of the 7th instant, A. B. Chase writes that he is under contract to remain in his present position six months longer and therefore can not consider my offer. He asks me to expect a call from Mr. Alden Steffens, Lyons, N. Y., whom he recommends very highly for the position.

30. In response to my letter of the 4th instant, H. E. Smith
30a. & Co. offer me a 60-day credit. They have telegraphed their agent, Mr. Gary Elwood, at Little Falls, N. Y., directing him to call on me at once with samples.

31. Moloney Bros. Co., under the date of January 7, have replied to my letter of the 5th instant. They state at some length their facilities and experience in the manufacture of children's shoes as a reason why they can supply the trade with the best product at the lowest prices. They have shipped me a case of samples by American Express and have mailed me their catalogue.

The following letter (see page 138, Ex. 32) has been referred to me for attention and reply:

37 Vesey St., New York,
Jan. 8, 1905.

Messrs. Baker & Edwards,
Syracuse, N. Y.

Gentlemen:

Your favor of the 31st ultimo was received in due time,
32. inclosing check in settlement of account and replying to your inquiry concerning your complaint of the 24th ultimo, relative to the price charged for the ten 100's half-grain Morphine Tablets, and we now understand what has prompted the complaint; but we beg to explain that the price of $4.05 per thousand as quoted by Mr. Rogers to the Matron of the Syracuse

Hospital was based on supplying the Tablets in bulk and not in bottles of 100, or otherwise his quotation would have been per hundred instead of per thousand. Your order was for Tablets in bottles of 100, and our invoice was rendered at the best net price for the Tablets in that size of package. If you will send your order in bulk lots of 1000 instead of in bottles of 100, we will be very glad to make the former price of $3.45 net apply, but the keen competition that exists on Morphine Tablets of all kinds do not embrase as small packages as bottles of 100.

Thanking you for again writing us, we are,
Yours very truly,
The American Chemical Co.,
by A. D. Moore.

Mr. Edwards explains that the foregoing letter is in reply to a complaint made by him to The American Chemical Co. on the ground that they were supplying the Syracuse Hospital with half-grain Morphine Tablets at $4.05 per thousand, while at the same time they were billing them to Baker & Edwards at $4.50. This letter explains the 33
matter, and I am writing The American Chemical Company to that effect.

The two car loads of oats ordered by Baker & Edwards of Schmitt Bros. & Co., 17 Canal St., Buffalo, N. Y., on Dec. 24 last, are reported shipped. The consignors, having received notice of the Baker & Edwards's dissolution of partnership, have sent their bill of lading through the bank with sight draft attached for the amount of the invoice, $925.00. I decline to pay this draft and ask Schmitt Bros. to recall it. In my letter to them I propose to pay 34.
for this shipment by check when it arrives. I inclose a statement of my affairs, and give references. Mr. Edwards 34a.
has also written Schmitt Bros. respecting my standing and responsibility.

Jan. 12

Replying to my communication of the 10th instant, Engel 35.
& Engel advise me not to sell Erie Preferred at present.

They think a dividend on this stock will soon be declared,
35a. and that there is every prospect of its reaching 85 before the end of the month. Acting upon this advice, I wire them to disregard my order to sell at 78.

36. I remit a United States Express money order for $3.00 to the "Boot & Shoe Recorder," 36 Congress St., Boston,
36a. Mass., for one year's subscription. I ask the publishers to let my subscription begin with the December number.

Andrew Borrows, of 234 East Genesee St., on Saturday last ordered shoes and millinery to the amount of $36.50 delivered on approval, with the distinct understanding (such as I have with all customers who have no account)
37. that the goods must be promptly paid for, or returned to the store within a reasonable time. I write Mr.
37a. Borrows, calling his attention to our invariable rule in such cases, and ask him either to return the goods at once or to send me without delay a remittance for the amount due.

Elmer O. Cassidy, who had been with Baker & Edwards as head bookkeeper for five years, has tendered his resignation, to take effect as soon as his place can be filled.
38. He says in his letter of resignation that close indoor life is uncongenial, and that he intends to seek other employment. Mr. Cassidy was very highly recommended to me by Baker & Edwards, and I do not like to lose so valuable a man. Accordingly I ask him to take a month's vacation and permit me to hold the matter of his resignation in abeyance until he returns. He expects to visit Richmond, Va., during his absence, and I give him a letter of introduc-
38a. tion to Mr. Clifford B. Rosa, an old acquaintance of mine residing in that city.

Jan. 13

I have just received the following letter (see p. 138, Ex. 39) from the Bridgeport Wood Finishing Co. in reply to my communication of the 10th instant.

55 Fulton St.,
New York, 1–12–05.

Mr. Nelson Field,
Syracuse, N. Y.

Dear Sir:

We are in receipt of your check for $10.40, which we have passed to your credit on account. We notice you deduct 60¢ expressage. Explain to us why we should stand the expressage. Baker & Edwards, in ordering this shipment, distinctly stated to send by U. S. Express, and we can not afford to pay expressage on our goods. 39. 39a

Yours very truly,
The Bridgeport Wood Finishing Co.,
by Charles B. Baldwin.

Replying to my communication of the 10th instant, Mr. Cheney says that he is considering my proposition carefully, and thinks that he will ultimately accept it. He has recently received another business proposition which he can not, without due deliberation, refuse. Within a week, however, he believes he will be able to reach a decision, of which he promises to inform me at the earliest moment. 40.

Over a year ago Baker & Edwards made an agreement with Little & Co., Lynn, Mass., whereby they secured the exclusive sale of the Sorosis shoe. I have learned to-day that Slater Bros. of this city are handling this shoe, and I write Little & Co. for an explanation. I make as clear as possible the fact that I have succeeded to all rights and privileges guaranteed in trade contracts made by Baker & Edwards, and that I must, therefore, have the exclusive sale of the Sorosis shoe if I am to handle it at all. 41.

Replying to my letter of the 11th instant, Otis V. French has remitted Richard Spaulding's certified check for $240.00 in full payment of his indebtedness. The Spaulding check is made payable to French and is by him indorsed to me. I send him a receipt in full for his account. 42. 42a

Twenty-five cases of rubber footwear, ordered on Dec. 15 by Baker & Edwards from the Boston Rubber Com-

pany, 149 Lexington St., Boston, Mass., for delivery on Jan. 3, have not been received. The order was acknowledged Dec. 18, and Mr. Edwards is of the opinion that the railroad company must be responsible for the frequent delays in Boston shipments. I have written letters of in
43. quiry to the Boston Rubber Company, as well as to Charles
43a. W. Baldwin, freight agent of the New York Central R. R., Syracuse, N. Y.

Jan. 14

44. I order of Moloney Bros. Co., Rochester, N. Y., from samples which they have sent, the following children's and misses' shoes: 5 doz. Kid Lace #732, sizes 11/2; 5 doz. Kid Lace #539, sizes 2/5; 10 doz. Kid Lace #827, sizes 2/5; 4 doz. Kid Lace #791, sizes 5/8. I direct them to ship #732 by American Express and the
44a. balance of the order by New York Central freight.

45. Mr. Alden Steffens has presented a letter of introduction from Mr. A. B. Chase. I ask Mr. Steffens, who is an appli-
45a. cant for the position previously offered to Mr. Chase, to outline in a letter of application the policy which he would pursue as manager of my mail-order department, in connection with a statement of his experience and references. I have also requested him to call again in about a week.

46. Mr. H. B. Joseph wishes to take up his note of the 7th instant and has remitted his certified check for $600.58.
46a. I cancel the note and return it to him with my thanks for his remittance.

Jan. 16

Less than 60% of Baker & Edwards's old customers, to whom I wrote on the 9th instant, have made remittances to settle accounts. Several letters of complaint and inquiry have been received:

47. E. L. Gibson, 18 Gifford St., in his letter of the 13th, asks for a bill of particulars. He says that his account seems to him too large and asks us to verify it by a de-
47a. tailed statement. This I have sent.

Eugene P. Bryant, 136 Garfield Ave., in his letter of the 12th, claims that he has not received full credit for goods returned; that he has called attention to the error; that he does not intend to pay the bill until it is rectified. As the alleged mistake amounts to only $3.50 in a bill of $36.00, I have written Mr. Bryant that our records do not show any returned purchase, and that the date of the supposed return is now so remote as to make it quite impossible to verify his claim. Notwithstanding, I assure him that if his bill is settled immediately, I shall be glad to credit him with the amount of the alleged error. 48. 48a.

Mrs. John Peckham, 178 James St., whose bill amounts to $386.75, in her letter of the 14th, asks for an extension of time in which to make payment. Her reason for this request is the recent death of a son and the protracted illness of her husband. It is rumored that John Peckham is in financial difficulties, and I have asked the Commercial Credit Association of this city to furnish me with a special report upon his standing at once. 49.

I am preparing a final letter to all "Schedule B" debtors. This I intend to make a peremptory demand for payment. Unless all accounts in this schedule are settled by Monday, the 23d, I shall place them in the hands of my attorney for collection. On the 23d I shall also prepare a second letter to all "Schedule A" debtors who have not yet made a settlement. 50. 50a.

My note of Oct. 15 for $1000.00 with interest falls due to-day. In payment I have remitted to E. G. Hildreth, 326 West Genesee St., Syracuse, N. Y., my check for $1012.50, which covers the principal and interest accrued. I ask him to cancel the note and return it to me. 51. 51a.

I have ordered of the Stetson Mills, Paterson, N. J., the following: Silk Velvet, Quality 1654; 3 pieces Brown, #78; 5 pieces Blue, #81; 2 pieces Gold, #24. This order is given upon the condition that the quality shall be the same as that of the samples left by the Stetson Mills agent, Mr. Roos, who called on me yesterday. I propose 52.

to pay for these goods upon the receipt of the shipment, and I expect a discount of 2% for cash.

In fulfillment of the promise expressed in his letter
53. of the 13th instant, Mr. Cheney writes that, if terms can be agreed upon, he has decided to accept my proposition
53a. to enter a partnership with me. He asks me to write him somewhat fully the details of my plan. He says further that he will very soon visit Syracuse for the purpose of looking over the situation and discussing the proposal.

54. I have remitted the Mishawaka Woolen Mfg. Co., Mishawaka, Ind., my check for $955.00 less the 2% rebate, amounting to $4.00, which they allow on knit goods. This remittance is for their invoice of December 20 to Baker & Edwards.

Jan. 17

55. Judson Bridenbecker, 18 Gifford St., has remitted his salary check for $25.00 to apply on account. This check is drawn by the Wells Mfg. Co. to the order of Mr. Bridenbecker, but the latter has neglected to indorse it
55a. to me. I have called his attention to the omission and
55b. returned the check in a reply asking him to rectify the error.

56. Replying to my letter of the 13th instant, the Boston Rubber Co. write that my shipment of twenty-five cases of rubber goods went forward on December 19, and that the cause of delay must lie with the railroad company.
56a. They express their regret and inclose a copy of a very sharp letter which they have written to the Boston freight agent of the Boston & Albany R. R.

57. Mr. Baldwin, the Syracuse agent, has replied to my letter of the 13th, stating that the Boston Rubber shipment will be located very shortly and rushed forward with the utmost dispatch.

I have just received the following letter (see page 140, Ex. 58):

303 Pearl St. New York.
Jan. 16. 1905.

Mr. Nelson Field.
Syracuse. N. Y.

Gentlemen.

Please find inclosed invoice for goods send to you from this office by express? we trust that same will be satisfactory to you. 58.

Thanking you for your past favors, and trust that you will favor us with a continuance of your valued patronage,

We beg to remain yours truly.

Martinez. Cogar. Co.
by L. E.

P.S. Our Representative, Mr. S. Sternblad. send us this order in.

Jan. 18

I have ordered of H. Collier & Son, Binghamton, N. Y., 2 bbls. Wood Alcohol, Extra Refined, 95%, at 60¢ per gallon; 3 bbls. Wood Alcohol, Special Refined, 97%, at 65¢ per gallon; 1 bbl. Columbian Spirit at $1.25 per gallon, less 10%. I understand that these prices are F. O. B. Syracuse, and that their terms are 30 days, or a discount of 2% if paid in ten days. I make a statement to that effect. 59.

The 5 doz. pairs Children's Kid Lace #732 ordered on the 14th instant of Moloney Bros Co. have just been delivered by the American Express Co. This shipment is so inferior to the sample from which I ordered, that I have written to Moloney Bros. Co. that I can not accept it. In general style and finish, and especially in the quality of the uppers, these shoes do not compare with other lines at $1.50. I tell them that unless the rest of the shipment ordered on the 14th instant is much better than the part I have received, I shall not be able to make any use of it whatever. I further state that the 5 doz. pairs #732 now on hand are held subject to their order. 60. 60a.

Replying to my letter of the 13th instant, Little & Co. say that they are unable to account for my statement that 61.

Slater Bros. are selling the Sorosis shoe. They say that the shoes were not purchased from them, and they assure me that they recognize my right to the exclusive sale and will protect me at any cost. It is suggested by them that possibly Slater Bros. may have purchased somewhere a bankrupt stock in which there were a few pairs of Sorosis shoes. They have instituted an investigation and promise to acquaint me later with all the facts of the case.

EXERCISES BASED UPON THE PRECEDING NARRATIVE

The numbers of the following exercises correspond to the numbers which appear in the margin of the preceding Narrative. Each number identifies a letter or telegram expressly indicated or implied which the student is required to write. As has been stated, it is absolutely imperative that, at the outset, the Narrative be carefully studied as a whole in order that the nature of the business involved and policy maintained may be thoroughly understood. Here and there specific references have been made in the following exercises to previous chapters that deal with the various problems incident to the different kinds of correspondence called for by Field's business. Chapter III, which deals with the larger phases of correspondence, together with the special chapters on letters ordering goods, requesting payment, etc., should constantly be referred to for general guidance in the composition of these letters. After having read the Narrative as a whole, the student should re-read the paragraph indicated by the numeral of each exercise before attempting to write any of the letters required. Thus, before writing the letters called for in exercise 13, 13a, study paragraph 13 of the Narrative. *The student should in all cases employ phrases of his own construction and carefully avoid using the language of the book.*

1. A letter from Baker & Edwards to Nelson Field making a proposition to sell their business.

1a. Field's reply to the foregoing asking for particulars with reference to the earning power of the business, value of stock and equipment, terms, etc.

1b. Reply of Baker & Edwards complying with Field's request for a more detailed statement. This reply should suggest a meeting for further discussion.

2. Form letter from Baker & Edwards announcing the dissolution of partnership and requesting a settlement of all accounts. This letter is to be sent to all customers having accounts unsettled.

3. Field's letter to Bradstreet, inclosing business and financial statement.

3a. Form letter from Field to all creditors, asking for a statement of their accounts to date for comparison with Baker & Edwards's books.

4. Letter of application for the position of credit man.

4a. Letter of application for the position of assistant bookkeeper.

5. Letter ordering goods.

5a. Acknowledgment of the foregoing order.

6. Circular letter. Refer to discussion of this subject, page 98.

7. Letter ordering goods.

7a. Acknowledgment of the foregoing order.

8. Letter asking for a term of credit.

9. Letter to John Buchanan.

9a. Letter to A. W. Ellis.

10. Remittance. Refer to the discussion of this subject, pages 61 to 70.

11. Order inclosing remittance.

11a. Courteous acknowledgment soliciting further orders.

12. Letter of inquiry.

13. Joseph's letter asking for an extension of time in which to meet his note.

13a. Telegram to A. L. Burleigh; confine it to ten words.

14. "Post-Standard's" letter soliciting advertising.

15. Reply to the foregoing.

15a. Letter opening negotiations for an advertising contract with the "Herald."

16. Burleigh's telegram, waiving protest, etc. Limit it to ten words.

16a. Ten-word message to Joseph.

16b. Letter of particulars to Joseph.

17. French's letter announcing his insolvency.

18. This letter is an example of incoherence; it is also brusque and lacking in courtesy. After the student has re-read the paragraph on *Coherence*, page 40, he should rewrite this letter. Note also what is said (on page 25) about closing phrases like the example here given.

18a. Reply to the foregoing from Hedley & Farmer. Inclose $6.84 and show that the error was due to a recent change in the management of the business.

19. Letter ordering goods of Fairchild & Campbell. Note the conditions.

20. Letter offering Mr. Chase the management of the mail-order department.

21. Before attempting to write letters 21 and 21a, the student should read

again carefully the chapter on Credits and Collections, page 73; then write the letter to Schedule A debtors.

21a. Letter to Schedule B debtors.

22. Letter placing accounts in the hands of an attorney for collection.

22a. Write Mr. Deming's letter to debtors, demanding immediate payment.

23. Telegram to Engel & Engel. Make it clear but brief.

23a. Letter to Engel & Engel confirming telegram and asking advice.

24. Letter of remittance to Bridgeport Wood Finishing Co.

25. Letter ordering goods. Refer to terms and discounts.

25a. Reply from the Waterman Furniture Co., refusing request for better terms. This letter should be carefully and courteously worded, and it should give convincing reasons for not complying with Mr. Field's request.

26. Letter to Mr. Cheney. This proposition, if it be effective, must be backed up with facts and figures to show the real condition and prospects of Mr. Field's business.

27. Mr. Joseph's letter, inclosing check and new note. The statement of this inclosure should be exact and coherent.

27a. Reply to Mr. Joseph's letter, returning the old note.

28. Letter to French, accepting his proposition of settlement.

29. Mr. Chase's letter.

30. H. E. Smith & Co.'s letter.

30a. H. E. Smith & Co.'s telegram to Mr. Gary Elwood. Make it ten words.

31. Letter from Moloney Bros. Co.

32. An example of incoherence. Correct the grammar, spelling, and diction, and rewrite in proper form.

33. Reply to The American Chemical Co.

34. Letter to Schmitt Bros. This should be courteous but forceful.

34a. Mr. Edwards's letter of recommendation and guaranty to Schmitt Bros.

35. Reply from Engel & Engel.

35a. Telegram to Engel & Engel.

36. Letter inclosing express money order for the "Boot & Shoe Recorder."

36a. Acknowledgment of the foregoing subscription.

37. This letter should be forceful, but courteous and respectful.

37a. Mr. Borrows's reply. This should give some good reason for his apparent neglect.

38. Mr. Cassidy's letter of resignation.

38a. Mr. Field's letter of introduction to Mr. Rosa.

39. Refer to paragraph on courtesy, page 42, and rewrite this letter.

39a. Make reply to this letter and give some good reason why you deducted the 60¢ express charge from their bill.

40. Mr. Cheney's reply to my letter of the 10th.

41. Let this letter to Little & Co. be a clear, definite statement of your position. Be careful, however, not to assume that they have acted in bad faith.

They may not be at fault in the least, and such an inference, before they have had an opportunity to explain, would be unwise.

42. Letter with remittance from Otis V. French.

42a. Reply to the foregoing.

43. Letter of inquiry to the Boston Rubber Co.

43a. Letter of inquiry to Charles W. Baldwin, freight agent.

44. Letter ordering goods. Do not neglect the shipping directions.

44a. Moloney Bros. Co. acknowledge Mr. Field's order, and state that the goods have been shipped according to directions.

45. Mr. Chase's letter introducing Mr. Steffens.

45a. Mr. Steffens's letter of application; this calls for unusual care. Refer again to the discussion of this subject, page 85. Make yourself acquainted with the requirements of such a position before attempting to write the letter.

46. Mr. Joseph's remittance.

46a. Acknowledge Mr. Joseph's remittance and return his note.

47. Write Mr. Gibson's letter, asking for particulars.

47a. Reply to Mr. Gibson and send him an itemized bill.

48. Mr. Bryant's letter of complaint.

48a. Mr. Field's reply.

49. Mrs. Peckham's letter, asking for an extension of time in which to pay an account. This should be frank and straightforward — a request rather than an appeal.

50. This letter should be brief, but it should be prepared with great care. There should be no unnecessary display of authority, no bombast, no threats. Let the letter itself, as well as the proposed legal action, appear to be the result of a fixed business policy, which is not only necessary to the success of any business, but which is fair and just as well.

50a. Write the letter to Schedule A debtors. Do not assume that these debtors are either unwilling or unable to pay. Attribute their delinquency to neglect or temporary misfortune. Let this be more urgent than the former letter to this class, but do not yet suggest legal proceedings. Refer to page 74 for further information on this subject.

51. Mr. Field's remittance to pay note due to-day.

51a. Mr. Hildreth's reply to the foregoing.

52. Note carefully the conditions upon which this order is placed, and be very definite in stating them.

53. Second letter from Mr. Cheney.

53a. Mr. Field's reply to Mr. Cheney should be a detailed statement of everything that might influence the latter in making his decision. Remember this is a business proposition, and your letter should contain only such information as would appeal to a business man. Your personal desires are wholly irrelevant. He will view your proposition only from the standpoint of a profitable investment. Let your argument be terse.

54. Mr. Field's letter of remittance.

55. Mr. Bridenbecker's letter of remittance.

55a. Mr. Field's letter to Mr. Bridenbecker.

55b. Write Mr. Bridenbecker's reply, apologizing for the inconvenience which has resulted from his oversight.

56. Remember in writing this letter that Mr. Field is a profitable customer of the Boston Rubber Co., and that the promptness with which he receives their shipments is an important factor in their future trade relations with him. To manifest no interest in the matter simply because the fault is with the railroad company would be a mistake.

56a. Write the letter of complaint from the Boston Rubber Co. to the Boston & Albany Railroad Co. The statement of the Boston Rubber Co.'s position as set forth in exercise 56 should be kept in mind here. Furnish the railroad company with every detail concerning this shipment; refer to former complaints which you have been obliged to make, and ask them if your large and frequent shipments are not entitled to more careful treatment. Do not use the language of the book.

57. Mr. Baldwin's letter.

58. Note all of the faults of this letter and carefully rewrite.

59. Be definite in stating the conditions upon which this order is based.

60. It should not be assumed in refusing to accept this shipment of shoes from Moloney Bros. that there is any intention on their part to impose upon you. Your letter should be a firm but courteous statement of your position.

60a. Write the reply from Moloney Bros. Co. Ask Mr. Field to return the case of shoes or state that you have sent your representative to adjust the matter. Inasmuch as this is the first transaction with Mr. Field, Moloney Bros. are probably in doubt whether the former is acting in good faith in refusing this shipment. Assume this attitude in writing, but, of course, do not show your lack of confidence by anything you say in the letter. Remember, also, that you are desirous of retaining Mr. Field's patronage.

61. Write the reply from Little & Co.

XV. POSTAL INFORMATION

The Classification of Domestic Mail Matter in the United States is as follows:

First class includes all written matter, all matter closed against inspection, and all matter, though printed, which has the nature of actual and personal correspondence, except such specified writing or printing as may be placed upon matter of the second, third, and fourth classes without increasing the rate.

Second class includes all newspapers and periodicals which bear the authorized statement, "Entered at the post office as second-class mail matter."

Third class includes all printed matter not having the nature of actual personal correspondence, except newspapers and periodicals belonging to the second class.

Fourth class includes all merchandise and all other matter not comprehended in the first, second, and third classes.

NOTE. — Matter of a higher class inclosed with matter of a lower class subjects the whole package to the higher rate.

What constitutes Third-class Matter; Printed Matter Defined. — Printed matter is the reproduction *upon paper* by any process, except handwriting and typewriting, of words, letters, characters, figures, or images, or any combination thereof, not having the character of actual personal correspondence. Matter produced by the photographic process (including blue prints) is printed matter.

Circulars. — A circular is defined by law to be a printed letter which, according to internal evidence, is being sent in *identical terms to several persons.* A circular may bear a written, typewritten, or hand-stamped date, name and address of the person addressed and of the sender, and corrections of *mere typographical errors.*

Where a name (except that of the addressee or sender), date (other than that of the circular), figure, or anything else is written, typewritten, or hand-stamped in the body of the circular for any other reason than to correct a genuine typographical error, it is subject to postage at the first-class (letter) rate, whether sealed or unsealed. There is this exception, however: if such name, date, or other matter is hand-stamped, and not of a personal nature, the character of the circular as such is not changed thereby.

Reproductions or imitations of handwriting and typewriting obtained by means of the printing press, neostyle, hectograph, electric pen, or similar process will be treated as third-class matter, provided they are mailed at the post office window or other depository designated by the postmaster in a *minimum number of twenty perfectly identical, unsealed* copies *separately addressed*. If mailed in a less quantity, they will be subject to the first-class rate.

Wrapping of Mail Matter. — Second-, third-, and fourth-class matter must be so wrapped or enveloped that the contents may be examined easily by the postal officials. When not so wrapped, or when bearing or containing writing not authorized by law, the matter will be treated as of the first class.

Unmailable Matter. — Unmailable domestic matter, that is, matter which is prohibited admission to the mails under any circumstances, includes:

1. All matter illegibly, incorrectly, or insufficiently addressed.
2. All first-class, third-class (except a single book), and fourth-class matter weighing over four pounds.
3. Poisons, explosives, and the like.
4. Libelous, defamatory, threatening, or obscene matter.

NOTE. — A postal card with a statement of account written thereon, or a legal notice that taxes are due, or about to become due, may be transmitted in the mails when such statement or notice does not contain anything reflecting injuriously upon the conduct or character of a person, or a threat of any kind, or any other matter forbidden by law.

5. All matter concerning any lottery, so-called gift concern, or other enterprise of chance, or concerning schemes devised

for the purpose of obtaining money or property under false pretenses.

6. It is not permissible to write upon third- or fourth-class matter or its wrapper, or to print or write upon second-class matter or its wrapper, directions relative to the delivery thereof inconsistent with the postal regulations; consequently directions to deliver to some indefinite address, as to a "Druggist" or "Physician," if the matter is undeliverable to the addressee, must in all cases be disregarded by the postmaster at the office of address. Matter so addressed is held to be unmailable.

Postage Rates on domestic matter are as follows:

First Class. — Rate, 2 cents for each ounce or fraction. Limit of weight, 4 pounds. United States postal cards, 1 cent each; post cards, 1 cent each.

Second Class. Unsealed. — Rate, 1 cent for each 4 ounces or fraction. Full prepayment required. No limit of weight.

Third Class. Unsealed. — Rate, 1 cent for each 2 ounces or fraction. Full prepayment required. Limit of weight, 4 pounds, except it is a single book.

Fourth Class. Unsealed. — Rate, 1 cent for each ounce or fraction, except seeds, bulbs, roots, scions, and plants, which are 1 cent for each 2 ounces or fraction. Full prepayment required. Limit of weight, 4 pounds.

Prepayment of Postage. — Postage on all domestic mail matter must be prepaid in full at the time of mailing by stamps affixed, *except* as follows:

(*a*) Letters of United States soldiers, sailors, and marines, when marked "Soldier's letter," "Sailor's letter," or "Marine's letter," as the case may be, and signed thereunder by a commissioned officer with his name and official designation.

(*b*) A letter bearing only a special delivery stamp. This provision applies to special delivery letters only.

(*c*) First-class matter, prepaid one full rate, 2 cents.

NOTE. — In each of the above cases the matter will be forwarded to destination and the unpaid postage collected on delivery at single rates only. The only kind of domestic mail matter that is returnable to the sender or that will be forwarded from one post office to another without additional postage for

such service, when undeliverable, is letters and other first-class matter prepaid one full rate (2 cents). Official matter mailed under penalty envelope or frank and double postal cards will be returned without additional postage, but not single postal cards or post cards.

(*d*) Matter of the third and fourth classes mailed in quantities of not less than two thousand identical pieces upon which postage is paid in money. For information concerning the regulations governing such mailings, inquiry should be made of the postmaster.

NOTE — Postage-due stamps, internal revenue stamps, or embossed stamps cut from stamped envelopes, or stamps cut from postal cards will not be accepted in payment of postage.

(*e*) In large cities and adjacent districts of dense population, having two or more post offices within a distance of three miles of each other, any letter mailed at one of such offices, and addressed to a locality within the delivery of another of such offices, which shall have been inadvertently prepaid at the drop or local letter rate of postage only, may be forwarded to its destination through the proper office, charged with the amount of deficient postage to be collected on delivery.

What is Domestic Mail Matter. — Domestic mail matter includes all matter deposited in the mails for local delivery, or for transmission from one place to another within the United States, or to or from or between the possessions of the United States.

Porto Rico and Hawaii are included in the term "United States" as used by the postal authorities. The Philippine archipelago, Guam, Tutuila (including all adjacent islands of the Samoan group which are possessions of the United States), and the canal zone are included in the term "possessions of the United States." The term "canal zone" includes all the territory purchased from Panama, embracing the "canal zone" proper and the islands in the Bay of Panama named Perico, Naos, Culebra, and Flamenco.

Domestic rates of postage also apply to mail matter sent from the United States to Canada, Mexico, Cuba, and the United States postal agency at Shanghai, China.

Drop Letters — A "drop" letter is one addressed for delivery at the office where mailed.

Drop letters mailed at letter-carrier offices, or at offices which are not letter-carrier offices if rural free delivery has been established, and the persons addressed can be served by rural free delivery carriers, are subject to the rate of 2 cents for each ounce or fraction thereof.

When mailed for delivery at post offices where the letter-carrier service is not established, or at offices where the patrons can not be served by rural free delivery carriers, the rate is 1 cent for each ounce or fraction thereof.

There is no drop rate on mail matter other than letters.

A request upon a drop letter for its return to the writer at some other post office, if unclaimed, can not be respected unless it has been prepaid one full rate (2 cents) of postage.

Foreign Rates. — The rates of postage applicable to all foreign countries, other than those to which the domestic rate applies (see p. 144), are as follows:

	CENTS
Letters, for each *half* ounce or fraction of half ounce	5
Single postal cards (including souvenir cards), each	2
Double postal cards (including souvenir cards), each	4
Printed matter of all kinds, for each 2 *ounces* or fraction thereof	1
Commercial paper, for the first 10 ounces *or less*	5
And for each additional 2 ounces or fraction thereof	1
Samples of merchandise, for the first 4 ounces *or less*	2
And for each additional 2 ounces or fraction thereof	1

Customs Duties. — Articles of merchandise are not excluded from the mails for foreign countries because they may be liable to customs duties in the countries to which they are addressed. Customs duties *can not be prepaid* by the senders of dutiable articles; they will be collected of addressees if the articles are delivered.

Dutiable articles forwarded to the United States from foreign countries are delivered to addressees at post offices of destination upon compliance with certain conditions and the payment of the duties levied thereon.

Delivery of Mail Matter. *Address.* — Mail matter should be addressed legibly and completely. The name of the addressee, the post office, and the state *must be given.* If the addressee resides in a city having free delivery, the house number and street, or the post office box, if known, should be given. If the addressee resides on a rural free delivery route, the number of the route, if known, should be given.

Transient. — Letters addressed to persons temporarily sojourning in a city where the free delivery system is in operation should be marked "Transient" or "General delivery," if not addressed to a street and number, or some other designated place of delivery.

Return Notices. — To secure return in case of non-delivery because of misdirection, insufficient payment of postage, or other causes, the sender's name should be written or printed in the upper left-hand corner of the mail matter.

First-class matter indorsed "After —— days, return to —— ——, if not deliverable," will be returned at the expiration of the time indicated on the envelope or wrapper. If no time is set for return, the matter will be returned at the expiration of thirty days. The sender has the right to lengthen or shorten the time set by subsequent direction to the postmaster, but the matter *must* remain in the post office for delivery *at least three days.* Unclaimed letters bearing the card of a hotel, school, college, or other public institution which has evidently been printed upon the envelopes to serve as a mere advertisement, will not be returned to the place designated *unless there is also a request therefor.*

The sender of second-, third-, and fourth-class matter which is not of obvious value can cause a notice of non-delivery to be sent to him by placing thereon the following request: "If not delivered within —— days, postmaster will please notify ——, who will provide return postage."

How to recall Mail Matter. — The sender may recall mail matter by complying with certain regulations that have been established by the post office department. These regulations require that all applications for the recall of mail must be made

to the postmaster at the mailing office on a blank provided for that purpose. Separate blanks are provided for recall before dispatch and after dispatch. The application for recall before dispatch must contain the following information: when mailed, where mailed, how addressed, the content of the return card, a description of the envelope, the amount of postage prepaid, together with a statement of the reasons why the applicant desires to recall the matter in question. The application for recall after dispatch must contain, in addition to the foregoing information, an agreement on the part of the applicant to protect the postmaster from any and all claims made against him for the return of such mail matter, and to indemnify him fully for any loss he may sustain by reason of such action. The sender must also deposit with the postmaster a sum sufficient to cover all expenses incurred, and he must agree to deliver to him the envelope or wrapper of the mail matter recalled. A description of the mail matter is telegraphed to the postmaster at the place contained in the address, or to the railway postal clerk in whose custody the matter is known at the time to be, with a request to return it. On receipt of such request, the postmaster or postal clerk will return the matter desired.

All applications for the recall of any article of mail matter, together with proofs submitted therewith, the sender's receipt for such matter, and the envelope or wrapper in which it was inclosed must be carefully filed at the mailing office. The mail must not be delayed or the business of the post office retarded in order to search for mail matter desired to be withdrawn.

Special Delivery. — A special delivery stamp, in addition to the lawful postage, secures the immediate delivery of any piece of mail matter at any United States post office within the letter-carrier limits of free delivery offices, *and within a one-mile limit of any other post office.* This can be effected only by the use of the *special delivery stamp.*

Hours of delivery are from 7 A.M. to 11 P.M. at all free delivery offices, and from 7 A.M. to 7 P.M. at all other offices, or until after the arrival of the last mail at night, provided that is not later than 9 P.M. Special delivery mail must be delivered on

Sundays as well as on other days, if the post office is open on Sundays.

If special delivery matter fails of delivery because there is no person at the place of address to receive it, the matter is returned to the post office and delivered in the ordinary mail.

Special delivery matter may be forwarded, but is not entitled to special delivery at the second office of address unless forwarded on a general forwarding request before attempt at delivery has been made at the post office of original address.

Rural letter carriers are required to deliver special delivery mail to the residences of patrons of their routes, if they live within one mile of such routes. Special delivery matter, addressed to patrons of rural free delivery who reside more than one mile from the routes, will be placed in the box of the addressee in the same manner as ordinary mail.

A special delivery stamp does not give to a piece of mail matter any security other than that given to ordinary mail matter.

Registry System. — Registered mails reach every post office in the world. The system insures safe transit and correct delivery.

In case of loss, the sender or owner of a registered parcel, prepaid at the letter rate of postage, mailed at and addressed to a United States post office, is indemnified for its value up to $25.

Valuable letters and parcels, and those which the sender wishes positively to know have been correctly delivered, should be registered.

The registry fee is 8 cents for each separate letter or parcel, in addition to the postage, both to be fully prepaid with postage stamps attached to the letter or parcel. The registration fee is the same on foreign as on domestic mail.

Any piece of mail matter may be registered at any post office or station thereof, and by any rural free delivery carrier. In residential districts of cities, letters and packages of first-class matter that are not cumbersome on account of size, shape, or weight, can be registered by letter carriers at the house door as safely as if brought to the post office.

Advantages of registering Mail. — A receipt is given the sender for every piece registered. A second receipt from the addressee or his authorized agent, acknowledging delivery, is returned to the sender in every case, without extra charge. This receipt is, under the law, *prima facie* evidence of delivery.

NOTE. — If the article is addressed to a foreign country, no receipt from the addressee is returned to the sender unless the words "Return receipt demanded" are written or stamped across the face of the letter or parcel.

In case of loss of a valuable registered letter (or package prepaid at the letter rate), the sender should make application for indemnity to the postmaster at the office where the piece was mailed.

Registered mail is deliverable only to the addressee or upon his written order. The sender may, however, restrict delivery to the addressee in person by indorsing upon the envelope or wrapper the words "*Deliver to addressee only.*" The words "Personal" or "Private" do not so restrict delivery. Persons applying for registered mail, if unknown, will be required to prove their identity.

Registered mail will be forwarded upon the written or telegraphic order of the addressee, subject to the usual regulations respecting the prepayment of postage. No additional *registry* fee is chargeable for forwarding or returning registered matter.

Postal Money Orders. — Postal money orders may be obtained at or paid at more than 40,000 money-order offices in the United States, and may be drawn on post offices in more than 50 foreign countries.

Orders may be drawn upon the post office at which issued, and are therefore available for local use in settlement of accounts, as well as for remittances to other points in the United States or to foreign countries. Lists of the countries exchanging money orders with the United States are exhibited at post offices transacting international money-order business.

Fees. — For domestic money orders the charge is from 3 cents to 30 cents, in addition to the amount of the order and these rates apply to orders payable in Canada, Cuba, Newfoundland,

Barbados, and some other British West Indies, the Philippines, Tutuila, and the United States Postal Agency at Shanghai (China); for international money orders the charge is from 8 to 50 cents to some countries, and from 10 cents to $1.00 to others.

No single order will be issued for more than $100.00. When a larger sum than $100.00 is to be sent, additional orders may be obtained.

Indorsements. — More than one indorsement on a money order is prohibited by law. One or more additional names, however, may be written upon the back of orders for the purpose of identification of payee, or guaranty of genuineness of signature of the payee or indorsee. The stamp impressions which banks ordinarily place on money orders left with or sent to them for collection are not regarded as indorsements transferring ownership of the orders or within the meaning of the statute which prohibits more than one indorsement.

A domestic money order may be repaid at the office of issue within one year from the last day of the month of its issue.

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